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STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

1986

INSURANCE COMPANY STATISTICAL REPORT

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PART 1

PROPERTY AND CASUALTY GENERAL INFORMATION

A) DOMESTIC

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: DOMESTIC PROPERTY AND CASUALTY INSURANCE

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
26026	EARLY SETTLERS INSURANCE COMPANY	26158	EASTERN SHORE OF VIRGINIA FIRE
00057	H A A OF VIRGINIA, INC.	28916	HOME GUARANTY INSURANCE CORPORATION
11533	MID-ATLANTIC INSURANCE CORPORATION	00047	REALSAFE CORPORATION OF VIRGINIA, INC.

NAIC NO:	26026	26158	00057	28916	11533	00047
ADMITTED ASSETS	8,905	1,919	170	16,269	2,494	272
LIABILITIES	6,969	754	21	12,852	2,073	66
SURPLUS	1,936	1,165	148	3,416	421	205
NET PREMIUMS WRITTEN	1,682	532	26	3,882	865	146
PREMIUMS EARNED	0	478	5	3,528	142	136
LOSSES INCURRED	0	117	1	1,293	104	65
LOSS EXPENSES INCURRED	0	40	0	216	58	0
OTHER UNDERWRITING EXPENSES INCURRED	-55	237	20	710	258	50
OTHER DEDUCTIONS	0	0	0	114	0	0
NET UNDERWRITING GAIN	55	82	-16	1,194	-279	19
NET INVESTMENT GAIN	522	116	10	1,502	195	13
OTHER INCOME	-160	0	0	68	194	0
DIVIDENDS TO POLICYHOLDERS	0	0	0	0	0	0
FEDERAL INCOME TAXES INCURRED	12	68	0	10	3	0
NET INCOME	404	131	-6	2,755	108	33
SURPLUS BEGINNING YEAR	4,000	1,034	154	3,108	504	150

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
42595	ROCKINGHAM CASUALTY COMPANY	26867	SOUTHERN MUTUAL INSURANCE COMPANY
15709	SOUTHERN STATES INSURANCE EXCHANGE	26034	VIRGINIA FARM BUREAU MUTUAL INSURANCE
33812	VIRGINIA INSURANCE RECIPROCAL, THE	00086	VIRGINIA MEDICAL MALPRACTICE JOINT

NAIC NO:	42595	26867	15709	26034	33812	00086
ADMITTED ASSETS	4,342	596	15,160	79,694	71,229	517
LIABILITIES	1,511	386	6,107	62,597	57,064	181
SURPLUS	2,831	210	9,052	17,097	14,164	335
NET PREMIUMS WRITTEN	1,627	702	3,356	54,310	32,243	80
PREMIUMS EARNED	1,124	639	3,329	55,980	28,191	5
LOSSES INCURRED	880	451	1,057	46,089	20,160	3
LOSS EXPENSES INCURRED	142	65	136	6,188	7,095	6
OTHER UNDERWRITING EXPENSES INCURRED	488	382	509	11,967	3,369	65
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-386	-260	1,625	-8,265	-2,433	-69
NET INVESTMENT GAIN	412	32	2,297	7,847	6,671	1
OTHER INCOME	29	10	0	-89	58	0
DIVIDENDS TO POLICYHOLDERS	0	0	1,733	14	757	0
FEDERAL INCOME TAXES INCURRED	24	0	0	0	0	0
NET INCOME	30	-217	2,190	-522	3,538	-68
SURPLUS BEGINNING YEAR	2,799	259	8,970	18,821	11,879	0

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: DOMESTIC PROPERTY AND CASUALTY INSURANCE

NAIC NO: 00066 COMPANY: VIRGINIA MUNICIPAL SELF-INSURANCE ASSOC.
NAIC NO: 18791 COMPANY: VIRGINIA MUTUAL INSURANCE COMPANY
23370 WESTMORELAND INDEMNITY COMPANY

NAIC NO:	00066	18791	23370
ADMITTED ASSETS		23,035	4,258
LIABILITIES		15,403	68
SURPLUS	DATA	7,632	4,190
NET PREMIUMS WRITTEN		17,080	4
PREMIUMS EARNED	UNAVAILABLE	15,879	1
LOSSES INCURRED		9,634	0
LOSS EXPENSES INCURRED	AT	1,714	0
OTHER UNDERWRITING EXPENSES INCURRED		4,249	43
OTHER DEDUCTIONS	PRINTING	0	0
NET UNDERWRITING GAIN		281	-43
NET INVESTMENT GAIN		1,429	147
OTHER INCOME		-20	0
DIVIDENDS TO POLICYHOLDERS		0	0
FEDERAL INCOME TAXES INCURRED		284	47
NET INCOME		1,405	56
SURPLUS BEGINNING YEAR		6,251	4,505

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: DOMESTIC PROPERTY AND CASUALTY INSURANCE

	TOTAL
ADMITTED ASSETS	228,866
LIABILITIES	166,058
SURPLUS	62,808
NET PREMIUMS WRITTEN	116,542
PREMIUMS EARNED	109,442
LOSSES INCURRED	79,861
LOSS EXPENSES INCURRED	15,665
OTHER UNDERWRITING EXPENSES INCURRED	22,295
OTHER DEDUCTIONS	114
NET UNDERWRITING GAIN	-8,495
NET INVESTMENT GAIN	21,199
OTHER INCOME	91
DIVIDENDS TO POLICYHOLDERS	2,505
FEDERAL INCOME TAXES INCURRED	451
NET INCOME	9,838
SURPLUS BEGINNING YEAR	62,439

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

PART 1

PROPERTY AND CASUALTY
GENERAL INFORMATION

B) FOREIGN

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 35742 COMPANY: ACCELERATION NATIONAL INSURANCE COMPANY
33898 AEGIS SECURITY INSURANCE COMPANY
31194 AETNA CASUALTY & SURETY COMPANY OF

NAIC NO: 26379 COMPANY: ACCREDITED SURETY AND CASUALTY COMPANY,
19046 AETNA CASUALTY & SURETY COMPANY OF
19038 AETNA CASUALTY AND SURETY COMPANY THE

NAIC NO:	35742	26379	33898	19046	31194	19038
ADMITTED ASSETS	19,018	7,726	12,757	1,569,959	9,879	9,930,901
LIABILITIES	10,935	4,096	7,456	1,221,352	3,503	7,821,722
SURPLUS	8,082	3,630	5,301	348,607	6,375	2,109,178
NET PREMIUMS WRITTEN	6,368	10,982	8,958	467,540	2,182	4,118,847
PREMIUMS EARNED	5,641	10,986	8,215	455,395	2,182	4,135,142
LOSSES INCURRED	5,913	528	3,539	339,771	1,593	2,866,664
LOSS EXPENSES INCURRED	0	27	852	43,372	171	424,871
OTHER UNDERWRITING EXPENSES INCURRED	1,011	9,888	3,280	121,899	575	1,198,895
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-1,284	541	543	-49,647	-158	-355,289
NET INVESTMENT GAIN	1,908	393	465	147,623	687	734,168
OTHER INCOME	0	0	4	-657	-12	-5,301
DIVIDENDS TO POLICYHOLDERS	0	0	0	5,201	0	61,114
FEDERAL INCOME TAXES INCURRED	0	421	322	5,956	227	-133,595
NET INCOME	625	513	690	86,160	287	446,058
SURPLUS BEGINNING YEAR	8,117	3,250	3,154	269,169	6,088	1,523,602

NAIC NO: 20702 COMPANY: AETNA FIRE UNDERWRITERS INSURANCE
10014 AFFILIATED FM INSURANCE COMPANY
10022 AGWAY INSURANCE COMPANY

NAIC NO: 20699 COMPANY: AETNA INSURANCE COMPANY
26344 AGRICULTURAL INSURANCE COMPANY
19399 AIU INSURANCE COMPANY

NAIC NO:	20702	20699	10014	26344	10022	19399
ADMITTED ASSETS	46,872	5,437,234	162,508	5,946	45,266	444,751
LIABILITIES	23,738	5,112,012	109,443	1,861	33,508	368,471
SURPLUS	23,134	325,222	53,064	4,084	11,757	76,279
NET PREMIUMS WRITTEN	12,070	1,281,443	66,030	1,094	34,504	160,590
PREMIUMS EARNED	11,282	1,178,598	58,942	1,075	27,628	145,146
LOSSES INCURRED	6,705	991,227	30,518	722	21,863	79,974
LOSS EXPENSES INCURRED	1,806	204,725	3,194	115	1,902	16,556
OTHER UNDERWRITING EXPENSES INCURRED	3,740	423,920	14,867	328	15,217	45,048
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-969	-441,275	10,361	-91	-11,354	3,567
NET INVESTMENT GAIN	3,530	571,261	15,613	565	4,753	20,304
OTHER INCOME	11	2,816	-696	-2	52	2,372
DIVIDENDS TO POLICYHOLDERS	144	16,405	170	14	0	87
FEDERAL INCOME TAXES INCURRED	-118	-44,402	9,685	185	0	10,154
NET INCOME	2,545	160,799	15,422	271	-6,548	16,001
SURPLUS BEGINNING YEAR	20,464	321,085	46,187	3,963	11,929	51,159

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
19917	ALBANY INSURANCE COMPANY	27138	ALEXANDER HAMILTON INSURANCE COMPANY OF
20222	ALL AMERICA INSURANCE COMPANY	21482	ALLENDALE MUTUAL INSURANCE COMPANY
20273	ALLIANCE ASSURANCE COMPANY LIMITED	35300	ALLIANZ INSURANCE COMPANY

NAIC NO:	19917	27138	20222	21482	20273	35300
ADMITTED ASSETS	92,578	16,412	39,925	785,495	147,400	238,643
LIABILITIES	67,047	3,281	29,577	508,228	105,875	182,786
SURPLUS	25,530	13,131	10,348	277,267	41,525	55,856
NET PREMIUMS WRITTEN	40,470	4,092	18,817	-63,851	69,908	94,689
PREMIUMS EARNED	48,758	2,467	19,192	184,761	62,369	79,089
LOSSES INCURRED	31,193	704	11,407	140,967	35,956	47,610
LOSS EXPENSES INCURRED	4,268	105	2,561	13,378	8,335	16,259
OTHER UNDERWRITING EXPENSES INCURRED	15,284	2,158	6,807	68,722	18,819	22,512
OTHER DEDUCTIONS	0	0	0	0	0	-89
NET UNDERWRITING GAIN	-1,988	-501	-1,585	-38,306	-741	-7,203
NET INVESTMENT GAIN	5,459	1,144	3,156	58,817	6,960	16,924
OTHER INCOME	-35	0	65	-257	-58	-716
DIVIDENDS TO POLICYHOLDERS	0	0	40	0	618	4,429
FEDERAL INCOME TAXES INCURRED	388	-46	-276	30,150	0	620
NET INCOME	3,046	-688	1,872	-9,897	5,540	3,954
SURPLUS BEGINNING YEAR	21,715	12,615	8,017	267,763	41,860	51,712

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
10065	ALLIED FIDELITY INSURANCE CO	19240	ALLSTATE INDEMNITY COMPANY
19232	ALLSTATE INSURANCE COMPANY	13293	AMALGAMATED CASUALTY INSURANCE COMPANY
18708	AMBAC INDEMNITY CORPORATION	10103	AMERICAN AGRICULTURAL INSURANCE COMPANY

NAIC NO:	10065	19240	19232	13293	18708	10103
ADMITTED ASSETS		47,754	14,675,849	10,531	811,663	248,210
LIABILITIES		21,718	10,594,159	6,897	552,730	164,636
SURPLUS	DATA	26,035	4,081,689	3,633	258,932	83,574
NET PREMIUMS WRITTEN		0	9,185,053	2,533	100,491	124,085
PREMIUMS EARNED		0	8,554,190	2,533	72,649	122,452
LOSSES INCURRED	UNAVAILABLE	0	6,185,944	1,150	25,573	91,642
LOSS EXPENSES INCURRED		0	885,989	394	7,911	3,215
OTHER UNDERWRITING EXPENSES INCURRED		0	2,115,235	677	32,252	17,977
OTHER DEDUCTIONS	AT	0	0	0	36,324	0
NET UNDERWRITING GAIN		0	-592,978	311	-29,413	9,617
NET INVESTMENT GAIN	PRINTING	3,252	991,436	1,736	73,330	11,948
OTHER INCOME		0	64,889	0	603	-110
DIVIDENDS TO POLICYHOLDERS		0	33,897	0	0	0
FEDERAL INCOME TAXES INCURRED		135	-173,845	0	11,111	0
NET INCOME		3,117	603,294	2,047	33,408	21,455
SURPLUS BEGINNING YEAR		23,482	3,676,523	2,512	238,174	61,206

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 26832 COMPANY: AMERICAN ALLIANCE INSURANCE COMPANY
24589 AMERICAN AND FOREIGN INSURANCE
10111 AMERICAN BANKERS INSURANCE COMPANY OF

NAIC NO: 10073 COMPANY: AMERICAN AMBASSADOR CASUALTY COMPANY
21849 AMERICAN AUTOMOBILE INSURANCE COMPANY
20427 AMERICAN CASUALTY COMPANY OF READING,

NAIC NO:	26832	10073	24589	21849	10111	20427
ADMITTED ASSETS	8,515	78,095	266,480	499,409	355,854	473,840
LIABILITIES	1,898	55,588	203,965	403,880	273,146	381,007
SURPLUS	6,617	22,507	62,515	95,528	82,707	92,832
NET PREMIUMS WRITTEN	1,094	50,008	142,469	217,893	238,414	185,815
PREMIUMS EARNED	1,075	45,264	132,521	209,748	194,509	175,084
LOSSES INCURRED	722	28,810	84,617	124,804	98,173	132,749
LOSS EXPENSES INCURRED	115	5,131	12,599	27,745	10,015	24,151
OTHER UNDERWRITING EXPENSES INCURRED	328	12,412	38,865	68,306	101,420	44,230
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-91	-1,089	-3,561	-11,108	-15,099	-26,046
NET INVESTMENT GAIN	838	5,114	29,342	20,376	25,309	39,617
OTHER INCOME	-2	0	-2,635	8	-436	-157
DIVIDENDS TO POLICYHOLDERS	14	0	2,061	3,731	0	3,051
FEDERAL INCOME TAXES INCURRED	234	1,034	-558	-4,312	228	0
NET INCOME	495	2,990	21,642	9,857	9,545	10,362
SURPLUS BEGINNING YEAR	6,186	21,437	39,101	84,473	68,978	75,343

NAIC NO: 10391 COMPANY: AMERICAN CENTENNIAL INSURANCE COMPANY
12246 AMERICAN CONTINENTAL INSURANCE COMPANY
19690 AMERICAN ECONOMY INSURANCE COMPANY

NAIC NO: 37915 COMPANY: AMERICAN CENTRAL INSURANCE COMPANY
20516 AMERICAN CREDIT INDEMNITY COMPANY
37990 AMERICAN EMPIRE INSURANCE COMPANY

NAIC NO:	10391	37915	12246	20516	19690	37990
ADMITTED ASSETS	580,648	6,658	112,232	88,074	541,714	18,407
LIABILITIES	519,773	1	90,490	38,207	400,179	11,619
SURPLUS	60,875	6,657	21,741	49,867	141,535	6,787
NET PREMIUMS WRITTEN	58,480	0	51,780	35,427	377,858	8,648
PREMIUMS EARNED	67,293	0	45,403	38,834	361,414	7,038
LOSSES INCURRED	226,167	0	31,271	13,386	236,219	4,247
LOSS EXPENSES INCURRED	14,714	0	8,358	1,626	35,687	1,192
OTHER UNDERWRITING EXPENSES INCURRED	25,998	0	9,669	22,918	108,649	1,800
OTHER DEDUCTIONS	36,587	0	0	0	0	0
NET UNDERWRITING GAIN	-236,175	0	-3,396	903	-19,142	-201
NET INVESTMENT GAIN	31,459	554	8,207	9,724	41,400	1,605
OTHER INCOME	111	0	3	40	0	5
DIVIDENDS TO POLICYHOLDERS	0	0	0	0	1,605	0
FEDERAL INCOME TAXES INCURRED	-96,145	0	0	3,258	2,097	574
NET INCOME	-108,458	554	4,315	7,409	18,555	835
SURPLUS BEGINNING YEAR	71,631	6,145	21,551	57,170	119,639	6,521

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 20613 COMPANY: AMERICAN EMPLOYERS' INSURANCE COMPANY
16810 AMERICAN FIDELITY INSURANCE COMPANY
40258 AMERICAN GLOBAL INSURANCE COMPANY

NAIC NO: 23450 COMPANY: AMERICAN FAMILY HOME INSURANCE COMPANY
24066 AMERICAN FIRE AND CASUALTY COMPANY
26247 AMERICAN GUARANTEE AND LIABILITY

NAIC NO:	20613	23450	16810	24066	40258	26247
ADMITTED ASSETS	404,603	35,218	53,517	142,197	12,236	182,927
LIABILITIES	304,424	27,147	37,132	88,437	450	143,414
SURPLUS	100,178	8,071	16,385	53,760	11,785	39,512
NET PREMIUMS WRITTEN	183,666	24,233	37,998	65,082	-954	74,722
PREMIUMS EARNED	174,711	22,462	31,434	61,095	0	65,430
LOSSES INCURRED	112,612	11,846	25,058	36,647	0	42,356
LOSS EXPENSES INCURRED	27,294	1,590	3,135	7,209	0	8,415
OTHER UNDERWRITING EXPENSES INCURRED	56,838	10,248	6,552	20,187	-143	20,674
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-22,034	-1,223	-3,312	-2,948	143	-6,016
NET INVESTMENT GAIN	41,608	1,256	2,604	15,676	562	11,567
OTHER INCOME	-788	0	1,741	-106	0	-372
DIVIDENDS TO POLICYHOLDERS	1,440	0	0	920	0	2,120
FEDERAL INCOME TAXES INCURRED	0	-105	0	0	0	1
NET INCOME	17,345	139	1,033	11,701	705	3,056
SURPLUS BEGINNING YEAR	79,155	5,882	12,857	42,483	8,184	33,672

NAIC NO: 13331 COMPANY: AMERICAN HARDWARE MUTUAL INSURANCE
24899 AMERICAN INDEPENDENT REINSURANCE
10197 AMERICAN INTEGRITY INSURANCE COMPANY

NAIC NO: 19380 COMPANY: AMERICAN HOME ASSURANCE COMPANY
21857 AMERICAN INSURANCE COMPANY THE
15490 AMERICAN INTERINSURANCE EXCHANGE

NAIC NO:	13331	19380	24899	21857	10197	15490
ADMITTED ASSETS	239,330	2,566,295	102,702	1,519,002	52,275	21,935
LIABILITIES	178,318	2,095,180	89,663	1,205,046	33,114	17,985
SURPLUS	61,012	471,114	13,039	313,955	19,161	3,949
NET PREMIUMS WRITTEN	120,352	1,256,454	35,126	628,418	51,488	40,614
PREMIUMS EARNED	119,871	1,218,609	51,854	604,927	52,253	41,140
LOSSES INCURRED	83,359	898,554	49,366	359,944	28,477	22,609
LOSS EXPENSES INCURRED	16,715	190,794	3,670	80,020	1,026	4,435
OTHER UNDERWRITING EXPENSES INCURRED	32,249	177,624	8,908	199,431	26,986	14,812
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-12,453	-48,364	-10,090	-34,467	-4,237	-716
NET INVESTMENT GAIN	17,214	91,074	12,248	82,102	4,453	1,128
OTHER INCOME	-344	931	0	25	198	-79
DIVIDENDS TO POLICYHOLDERS	1,185	3,152	0	10,762	0	0
FEDERAL INCOME TAXES INCURRED	0	-8,514	0	2,364	0	-704
NET INCOME	3,231	49,002	2,157	34,533	414	1,036
SURPLUS BEGINNING YEAR	58,744	281,494	10,978	271,544	18,919	2,701

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 10200 COMPANY: AMERICAN LIVE STOCK INSURANCE COMPANY
30562 AMERICAN MANUFACTURERS MUTUAL INSURANCE
22918 AMERICAN MOTORISTS INSURANCE COMPANY

NAIC NO: 11215 COMPANY: AMERICAN LOYALTY INSURANCE COMPANY
23469 AMERICAN MODERN HOME INSURANCE COMPANY
19534 AMERICAN MUTUAL FIRE INSURANCE COMPANY

NAIC NO:	10200	11215	30562	23469	22918	19534
ADMITTED ASSETS	24,581	35,882	366,063	82,140	856,002	71,134
LIABILITIES	9,327	25,261	249,280	59,556	652,009	44,621
SURPLUS	15,254	10,620	116,782	22,583	203,993	26,513
NET PREMIUMS WRITTEN	14,248	19,157	160,449	53,312	299,766	43,572
PREMIUMS EARNED	12,427	14,882	149,189	49,416	278,655	40,535
LOSSES INCURRED	5,428	9,777	99,655	26,062	198,988	28,427
LOSS EXPENSES INCURRED	50	1,627	18,160	3,498	39,637	583
OTHER UNDERWRITING EXPENSES INCURRED	5,467	5,628	37,618	22,545	70,058	11,027
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	1,480	-2,151	-6,245	-2,690	-30,028	496
NET INVESTMENT GAIN	1,913	2,283	23,233	6,138	59,023	4,535
OTHER INCOME	0	-131	339	0	636	-136
DIVIDENDS TO POLICYHOLDERS	0	95	7,188	0	7,593	0
FEDERAL INCOME TAXES INCURRED	845	3	13	1,241	-2,659	914
NET INCOME	2,548	-98	10,125	2,206	24,697	3,980
SURPLUS BEGINNING YEAR	13,408	7,368	105,830	21,465	187,256	23,331

NAIC NO: 19550 COMPANY: AMERICAN MUTUAL INSURANCE COMPANY OF
22136 AMERICAN NATIONAL FIRE INSURANCE
10219 AMERICAN OVERSEAS REINSURANCE COMPANY

NAIC NO: 19569 COMPANY: AMERICAN MUTUAL LIABILITY INSURANCE
28401 AMERICAN NATIONAL PROPERTY AND CASUALTY
19577 AMERICAN POLICYHOLDERS' INSURANCE

NAIC NO:	19550	19569	22136	28401	10219	19577
ADMITTED ASSETS	117,061	655,354	69,386	113,175	80,322	44,787
LIABILITIES	95,518	550,980	58,070	63,942	42,586	34,945
SURPLUS	21,543	104,373	11,316	49,233	37,736	9,841
NET PREMIUMS WRITTEN	48,124	295,715	32,823	72,047	39,953	29,341
PREMIUMS EARNED	51,706	293,004	32,264	68,144	36,800	22,334
LOSSES INCURRED	41,437	234,810	21,686	53,094	25,122	15,535
LOSS EXPENSES INCURRED	5,325	30,177	3,458	6,807	411	2,018
OTHER UNDERWRITING EXPENSES INCURRED	11,338	67,723	9,861	16,471	11,163	7,257
OTHER DEDUCTIONS	90	606	0	0	0	97
NET UNDERWRITING GAIN	-6,484	-40,312	-2,741	-8,229	103	-2,574
NET INVESTMENT GAIN	10,372	112,117	6,438	17,631	3,243	3,390
OTHER INCOME	6,423	-5,802	-82	194	0	13
DIVIDENDS TO POLICYHOLDERS	1,532	8,686	444	0	0	53
FEDERAL INCOME TAXES INCURRED	0	-563	1,029	0	0	-1
NET INCOME	8,778	57,879	2,141	9,597	3,346	778
SURPLUS BEGINNING YEAR	12,473	74,794	10,926	42,873	19,038	8,686

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 18910 COMPANY: AMERICAN PROTECTION INSURANCE COMPANY
19615 AMERICAN RELIABLE INSURANCE COMPANY
13900 AMERICAN RELIANCE INSURANCE COMPANY

NAIC NO: 10227 COMPANY: AMERICAN RE-INSURANCE COMPANY
37680 AMERICAN RELIANCE CASUALTY COMPANY
41300 AMERICAN RESOURCES INSURANCE COMPANY,

NAIC NO:	18910	10227	19615	37680	13900	41300
ADMITTED ASSETS	8,073	2,321,466	14,388	73,818	77,818	24,341
LIABILITIES	2,666	1,916,859	7,523	53,789	37,866	19,258
SURPLUS	5,406	404,606	6,864	20,028	39,952	5,083
NET PREMIUMS WRITTEN	0	947,494	13,355	55,978	17,083	12,126
PREMIUMS EARNED	0	906,841	12,679	38,441	25,627	11,217
LOSSES INCURRED	0	636,078	7,605	20,788	13,858	7,141
LOSS EXPENSES INCURRED	0	30,705	1,143	4,159	2,773	979
OTHER UNDERWRITING EXPENSES INCURRED	0	232,165	4,591	16,170	6,640	2,668
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	0	7,892	-661	-2,676	2,355	428
NET INVESTMENT GAIN	495	183,689	911	2,449	9,383	1,447
OTHER INCOME	0	-10,170	11	-13	-8	35
DIVIDENDS TO POLICYHOLDERS	0	0	0	106	70	616
FEDERAL INCOME TAXES INCURRED	130	44,952	0	-1,399	3,214	-41
NET INCOME	364	136,457	262	1,052	8,445	1,336
SURPLUS BEGINNING YEAR	5,377	288,876	6,549	5,877	26,733	3,816

NAIC NO: 19631 COMPANY: AMERICAN ROAD INSURANCE COMPANY THE
11800 AMERICAN SIGNATURE INSURANCE COMPANY
19704 AMERICAN STATES INSURANCE COMPANY

NAIC NO: 42978 COMPANY: AMERICAN SECURITY INSURANCE COMPANY
10235 AMERICAN SOUTHERN INSURANCE COMPANY
19720 AMERICAN UNION INSURANCE COMPANY OF

NAIC NO:	19631	42978	11800	10235	19704	19720
ADMITTED ASSETS	921,327	220,552	4,987	29,747	1,530,134	181,286
LIABILITIES	603,885	129,211	48	20,140	902,753	135,649
SURPLUS	317,441	91,340	4,938	9,607	627,381	45,636
NET PREMIUMS WRITTEN	424,115	82,616	1	28,642	691,916	75,615
PREMIUMS EARNED	180,423	77,054	0	28,292	626,013	75,176
LOSSES INCURRED	105,491	31,365	0	16,482	382,631	58,945
LOSS EXPENSES INCURRED	4,644	3,163	0	2,624	58,187	2,810
OTHER UNDERWRITING EXPENSES INCURRED	68,978	47,024	15	7,541	210,021	22,546
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	1,308	-4,498	-15	1,644	-24,826	-9,125
NET INVESTMENT GAIN	84,497	15,817	349	2,078	89,377	13,807
OTHER INCOME	0	116	0	74	5,525	0
DIVIDENDS TO POLICYHOLDERS	0	0	0	0	-177	0
FEDERAL INCOME TAXES INCURRED	22,349	550	47	1,446	4,428	-438
NET INCOME	63,456	10,884	285	2,351	65,824	5,120
SURPLUS BEGINNING YEAR	256,469	63,264	4,652	11,520	382,411	40,732

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 19747 COMPANY: AMERICAN UNIVERSAL INSURANCE COMPANY
19488 AMERISURE INSURANCE COMPANY
19976 AMICA MUTUAL INSURANCE COMPANY

NAIC NO: 40142 COMPANY: AMERICAN ZURICH INSURANCE COMPANY
27928 AMEX ASSURANCE COMPANY
16632 ARCHDALE MUTUAL INSURANCE COMPANY

NAIC NO:	19747	40142	19488	27928	19976	16632
ADMITTED ASSETS	167,189	31,309	253,328	131,906	896,010	5,307
LIABILITIES	136,234	14,340	202,937	112,781	591,862	219
SURPLUS	30,955	16,968	50,390	19,124	304,147	5,088
NET PREMIUMS WRITTEN	66.672	7,472	119,460	21,130	449,660	459
PREMIUMS EARNED	62,113	6,543	116,985	19,776	427,732	459
LOSSES INCURRED	52,523	4,235	87,255	4,119	262,431	17
LOSS EXPENSES INCURRED	15,316	841	11,777	1,247	52,371	0
OTHER UNDERWRITING EXPENSES INCURRED	23,422	2,069	33,619	14,377	85,892	169
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-29,149	-603	-15,666	31	27,036	272
NET INVESTMENT GAIN	13,079	1,895	26,553	2,876	62,897	368
OTHER INCOME	497	-37	652	0	164	2
DIVIDENDS TO POLICYHOLDERS	156	212	2,283	0	74,421	0
FEDERAL INCOME TAXES INCURRED	-10,309	0	1,275	4,193	2,447	101
NET INCOME	-5,418	1,043	7,980	-1,285	13,228	543
SURPLUS BEGINNING YEAR	35,822	15,113	40,922	11,326	267,369	4,488

NAIC NO: 19801 COMPANY: ARGONAUT INSURANCE COMPANY
21490 ARKWRIGHT MUTUAL INSURANCE COMPANY
21865 ASSOCIATED INDEMNITY CORPORATION

NAIC NO: 19828 COMPANY: ARGONAUT-MIDWEST INSURANCE COMPANY
41459 ARMED FORCES INSURANCE EXCHANGE
21296 ASSOCIATES INSURANCE COMPANY

NAIC NO:	19801	19828	21490	41459	21865	21296
ADMITTED ASSETS	1,420,989	179,994	1,174,429	35,354	100,787	117,913
LIABILITIES	1,225,255	87,386	719,776	14,583	58,915	85,831
SURPLUS	195,734	92,608	454,652	20,770	41,872	32,081
NET PREMIUMS WRITTEN	246,813	17,706	190,695	5,795	31,578	89,636
PREMIUMS EARNED	236,036	16,933	368,775	4,046	30,398	67,768
LOSSES INCURRED	225,351	16,166	262,307	2,038	18,087	35,690
LOSS EXPENSES INCURRED	44,109	3,164	13,494	340	4,021	2,033
OTHER UNDERWRITING EXPENSES INCURRED	63,137	4,529	109,272	-553	9,899	27,359
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-96.562	-6,927	-16,299	2,221	-1,609	2,684
NET INVESTMENT GAIN	101,575	12,754	80,619	2,254	4,419	6,351
OTHER INCOME	-551	-233	1,221	-323	1	-40
DIVIDENDS TO POLICYHOLDERS	8,465	607	15,351	3,190	540	0
FEDERAL INCOME TAXES INCURRED	650	547	-1,882	0	-367	4,043
NET INCOME	-4,654	4,438	52,072	962	2,637	4,951
SURPLUS BEGINNING YEAR	199,386	90,044	384,915	9,362	39,535	20,356

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 19305 COMPANY: ASSURANCE COMPANY OF AMERICA
21792 ATLANTA CASUALTY COMPANY
19895 ATLANTIC MUTUAL INSURANCE COMPANY

NAIC NO: 41769 COMPANY: ATHENA ASSURANCE COMPANY
20931 ATLANTA INTERNATIONAL INSURANCE COMPANY
18333 ATLAS ASSURANCE COMPANY OF AMERICA

NAIC NO:	19305	41769	21792	20931	19895	18333
ADMITTED ASSETS	14,379	34,687	51,568	82,192	767,079	108,029
LIABILITIES	141	25,366	36,641	78,063	545,653	68,511
SURPLUS	14,237	9,321	14,927	4,128	221,426	39,518
NET PREMIUMS WRITTEN	0	12,267	39,191	4,485	347,579	48,470
PREMIUMS EARNED	0	12,035	33,327	6,495	306,224	48,758
LOSSES INCURRED	0	8,062	26,051	12,676	174,815	31,193
LOSS EXPENSES INCURRED	0	1,893	2,425	2,907	36,924	4,268
OTHER UNDERWRITING EXPENSES INCURRED	0	3,390	6,387	3,857	111,736	15,284
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	0	-1,311	-1,536	-12,946	-17,252	-1,988
NET INVESTMENT GAIN	1,080	3,283	3,766	2,633	57,756	6,050
OTHER INCOME	0	0	0	-12,679	-1,344	-29
DIVIDENDS TO POLICYHOLDERS	0	0	0	0	7,140	0
FEDERAL INCOME TAXES INCURRED	52	0	692	-10,711	2	1,735
NET INCOME	1,027	1,972	1,537	-12,280	32,016	2,296
SURPLUS BEGINNING YEAR	12,960	7,372	10,107	5,314	160,988	34,904

NAIC NO: 13390 COMPANY: ATLAS INSURANCE COMPANY
19062 AUTOMOBILE INSURANCE COMPANY OF
24813 BALBOA INSURANCE COMPANY

NAIC NO: 19941 COMPANY: AUTOMOBILE CLUB INSURANCE COMPANY
10367 AVEMCO INSURANCE COMPANY
20753 BANKERS AND SHIPPERS INSURANCE

NAIC NO:	13390	19941	19062	10367	24813	20753
ADMITTED ASSETS	6,008	54,194	175,814	127,435	272,192	19,195
LIABILITIES	3,958	36,422	140,182	86,014	186,143	7,097
SURPLUS	2,049	17,772	35,631	41,421	86,049	12,097
NET PREMIUMS WRITTEN	3,489	42,263	89,208	98,246	181,147	51
PREMIUMS EARNED	3,658	40,921	86,811	76,921	187,665	4
LOSSES INCURRED	2,233	26,745	57,703	40,643	140,110	9
LOSS EXPENSES INCURRED	341	5,724	9,010	5,944	27,177	0
OTHER UNDERWRITING EXPENSES INCURRED	1,281	10,707	25,286	24,232	77,069	-785
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-198	-2,255	-5,188	6,101	-56,692	778
NET INVESTMENT GAIN	-18	4,146	11,814	7,133	18,546	900
OTHER INCOME	-1,877	-9	-172	-335	29	-502
DIVIDENDS TO POLICYHOLDERS	0	0	1,300	0	0	0
FEDERAL INCOME TAXES INCURRED	0	-4	1,433	3,746	-10,137	0
NET INCOME	-2,094	1,886	3,719	9,152	-27,978	1,175
SURPLUS BEGINNING YEAR	2,527	16,130	31,393	33,432	79,247	10,996

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 23132 COMPANY: BANKERS MULTIPLE LINE INSURANCE COMPANY
16578 BAUSCH & LOMB INSURANCE COMPANY
38245 BCS INSURANCE COMPANY

NAIC NO: 18279 COMPANY: BANKERS STANDARD INSURANCE COMPANY
19763 BAY STATE INSURANCE COMPANY
F0016 BELGIAN GENERAL INSURANCE COMPANY

NAIC NO:	23132	18279	16578	19763	38245	F0016
ADMITTED ASSETS	67,841	92,088	7,610	64,248	53,767	11,606
LIABILITIES	45,371	72,331	2,408	23,803	28,808	748
SURPLUS	22,470	19,757	5,202	40,444	24,959	10,857
NET PREMIUMS WRITTEN	22,026	36,212	4,890	22,901	32,122	0
PREMIUMS EARNED	25,603	34,148	4,993	21,246	20,844	0
LOSSES INCURRED	11,758	20,117	2,201	10,955	15,492	0
LOSS EXPENSES INCURRED	568	5,419	1,060	1,873	1,392	0
OTHER UNDERWRITING EXPENSES INCURRED	2,810	11,221	1,126	8,512	8,310	56
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	10,465	-2,609	604	-94	-4,350	-56
NET INVESTMENT GAIN	6,214	4,848	609	8,153	7,174	1,557
OTHER INCOME	116	11	0	65	-6	-84
DIVIDENDS TO POLICYHOLDERS	0	434	0	0	0	0
FEDERAL INCOME TAXES INCURRED	6,961	-2,771	560	2,144	487	477
NET INCOME	9,833	4,586	653	5,980	2,329	938
SURPLUS BEGINNING YEAR	19,070	11,642	5,058	36,640	26,049	9,002

NAIC NO: 16640 COMPANY: BELK STORES INSURANCE RECIPROCAL
20095 BITUMINOUS CASUALTY CORPORATION
24503 BLUE RIDGE INSURANCE COMPANY

NAIC NO: 19402 COMPANY: BIRMINGHAM FIRE INSURANCE COMPANY OF
20109 BITUMINOUS FIRE AND MARINE INSURANCE
20761 BOSTON OLD COLONY INSURANCE COMPANY

NAIC NO:	16640	19402	20095	20109	24503	20761
ADMITTED ASSETS	11,083	354,398	217,984	62,773	11,488	98,356
LIABILITIES	73	288,305	169,270	45,950	2,338	76,425
SURPLUS	11,009	66,092	48,713	16,822	9,149	21,930
NET PREMIUMS WRITTEN	150	172,599	72,680	19,404	0	53,048
PREMIUMS EARNED	150	167,394	74,723	17,246	0	44,647
LOSSES INCURRED	0	123,830	52,296	11,812	0	29,333
LOSS EXPENSES INCURRED	0	26,445	14,022	3,789	0	4,881
OTHER UNDERWRITING EXPENSES INCURRED	228	23,466	26,334	7,119	-900	14,876
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-77	-6,348	-17,930	-5,475	900	-4,444
NET INVESTMENT GAIN	869	12,561	16,427	4,517	1,092	5,779
OTHER INCOME	7	10	-492	0	1	-495
DIVIDENDS TO POLICYHOLDERS	0	437	154	68	0	285
FEDERAL INCOME TAXES INCURRED	26	-1,647	-4,029	-2,038	1,097	10
NET INCOME	772	7,433	1,880	1,013	896	543
SURPLUS BEGINNING YEAR	10,212	46,070	46,176	17,178	8,919	19,905

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 13528 COMPANY: BROTHERHOOD MUTUAL INSURANCE COMPANY
22284 CALIFORNIA COMPENSATION AND FIRE
19771 CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY

NAIC NO: 20788 COMPANY: BUCKEYE UNION INSURANCE COMPANY THE
20524 CALVERT INSURANCE COMPANY
21946 CAMDEN FIRE INSURANCE ASSOCIATION THE

NAIC NO:	13528	20788	22284	20524	19771	21946
ADMITTED ASSETS	23,759	1,370,162	72,704	24,712	123,316	539,230
LIABILITIES	16,729	1,051,043	56,557	14,201	58,756	238,784
SURPLUS	7,030	319,118	16,146	10,510	64,560	300,445
NET PREMIUMS WRITTEN	18,529	655,177	30,757	8,791	53,437	151,462
PREMIUMS EARNED	17,321	625,065	29,804	8,794	49,574	141,410
LOSSES INCURRED	9,177	410,671	24,137	6,306	25,561	93,915
LOSS EXPENSES INCURRED	1,253	68,345	3,656	873	4,364	15,914
OTHER UNDERWRITING EXPENSES INCURRED	6,671	183,076	7,206	1,923	19,821	45,758
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	218	-37,027	-5,196	-308	-173	-14,178
NET INVESTMENT GAIN	1,211	97,739	4,681	1,772	9,984	45,497
OTHER INCOME	0	-6,922	0	0	151	38
DIVIDENDS TO POLICYHOLDERS	110	3,994	2,951	0	0	403
FEDERAL INCOME TAXES INCURRED	528	193	1	615	2,192	417
NET INCOME	790	49,600	-3,467	848	7,769	30,537
SURPLUS BEGINNING YEAR	6,412	207,505	14,513	7,652	58,334	249,041

NAIC NO: 10464 COMPANY: CANAL INSURANCE COMPANY
20133 CAPITAL ENTERPRISE INSURANCE COMPANY
10529 CARRIERS INSURANCE COMPANY

NAIC NO: 26069 COMPANY: CANNERS EXCHANGE SUBSCRIBERS AT WARNER
10510 CAROLINA CASUALTY INSURANCE COMPANY
21237 CASUALTY RECIPROCAL EXCHANGE

NAIC NO:	10464	26069	20133	10510	10529	21237
ADMITTED ASSETS	156,020	10,027	42,825	75,201	DATA UNAVAILABLE AT PRINTING	114,835
LIABILITIES	119,060	7,029	19,908	49,624		92,952
SURPLUS	36,959	2,997	22,917	25,577		21,883
NET PREMIUMS WRITTEN	91,910	654	23,241	54,857		58,489
PREMIUMS EARNED	71,540	2,019	23,544	51,357		57,239
LOSSES INCURRED	33,764	2,385	18,145	32,527		38,284
LOSS EXPENSES INCURRED	9,556	294	2,435	6,384		7,824
OTHER UNDERWRITING EXPENSES INCURRED	30,965	1,731	7,212	16,153		19,289
OTHER DEDUCTIONS	0	0	0	0		0
NET UNDERWRITING GAIN	-2,746	-2,392	-4,249	-3,708		-8,159
NET INVESTMENT GAIN	11,947	111	3,569	4,572		9,014
OTHER INCOME	0	-47	2,131	-26		-188
DIVIDENDS TO POLICYHOLDERS	0	261	0	0		2,993
FEDERAL INCOME TAXES INCURRED	2,298	0	0	0		0
NET INCOME	6,901	-2,589	1,451	838		-2,327
SURPLUS BEGINNING YEAR	32,009	4,700	22,797	15,373		21,869

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 24937 COMPANY: CATAWBA INSURANCE COMPANY
19909 CENTENNIAL INSURANCE COMPANY
20249 CENTRAL NATIONAL INSURANCE COMPANY OF

NAIC NO: 30015 COMPANY: CENTAUR INSURANCE COMPANY
20230 CENTRAL MUTUAL INSURANCE COMPANY
34274 CENTRAL STATES INDEMNITY CO OF OMAHA

NAIC NO:	24937	30015	19909	20230	20249	34274
ADMITTED ASSETS	9,144	135,517	239,076	206,899	190,725	21,443
LIABILITIES	5,194	131,488	182,714	158,871	146,321	11,955
SURPLUS	3,949	4,028	56,361	48,027	44,404	9,487
NET PREMIUMS WRITTEN	3,714	4,219	115,859	98,792	140,152	28,886
PREMIUMS EARNED	3,905	6,627	102,074	100,759	128,191	28,886
LOSSES INCURRED	3,641	28,299	58,271	59,891	46,746	9,407
LOSS EXPENSES INCURRED	484	7,696	12,308	13,447	6,813	1,031
OTHER UNDERWRITING EXPENSES INCURRED	1,357	4,045	37,627	35,741	83,899	16,173
OTHER DEDUCTIONS	0	2,200	0	0	0	0
NET UNDERWRITING GAIN	-1,577	-35,614	-6,132	-8,321	-9,268	2,273
NET INVESTMENT GAIN	644	9,095	19,717	15,472	12,566	1,951
OTHER INCOME	4	1,114	-243	-235	-19,024	0
DIVIDENDS TO POLICYHOLDERS	0	0	2,380	215	0	0
FEDERAL INCOME TAXES INCURRED	-446	-13,028	0	15	0	1,856
NET INCOME	-482	-12,376	10,959	6,685	-15,726	2,369
SURPLUS BEGINNING YEAR	4,235	7,229	41,315	38,603	63,375	7,077

NAIC NO: 20710 COMPANY: CENTURY INDEMNITY COMPANY
10642 CHEROKEE INSURANCE COMPANY
10650 CHRISTIANIA GENERAL INSURANCE

NAIC NO: 25615 COMPANY: CHARTER OAK FIRE INSURANCE COMPANY THE
22810 CHICAGO INSURANCE COMPANY
10499 CHRYSLER INSURANCE COMPANY

NAIC NO:	20710	25615	10642	22810	10650	10499
ADMITTED ASSETS	50,449	422,955	22,398	84,904	130,872	103,941
LIABILITIES	39,993	345,620	52,003	65,137	76,755	43,788
SURPLUS	10,455	77,334	-29,605	19,767	54,117	60,152
NET PREMIUMS WRITTEN	20,118	215,389	-203	18,787	61,589	38,587
PREMIUMS EARNED	18,971	216,109	-210	16,697	57,063	34,788
LOSSES INCURRED	11,176	154,135	-3,397	20,280	35,182	19,677
LOSS EXPENSES INCURRED	3,010	21,429	3,010	2,861	3,698	1,380
OTHER UNDERWRITING EXPENSES INCURRED	6,234	57,534	251	4,904	20,180	3,925
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-1,449	-16,990	-75	-11,348	-1,997	9,805
NET INVESTMENT GAIN	3,357	16,648	428	8,050	15,219	6,286
OTHER INCOME	9	-87	1,188	-106	1	45
DIVIDENDS TO POLICYHOLDERS	241	2,633	0	19	0	0
FEDERAL INCOME TAXES INCURRED	-2,365	-2,735	0	-3,206	0	6,513
NET INCOME	4,040	-327	1,542	-218	13,223	9,624
SURPLUS BEGINNING YEAR	6,439	69,971	-26,589	19,838	27,725	46,332

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 10669 COMPANY: CHURCH INSURANCE COMPANY THE
22667 CIGNA INSURANCE COMPANY
20400 CIMARRON INSURANCE COMPANY INC

NAIC NO: 18767 COMPANY: CHURCH MUTUAL INSURANCE COMPANY
22004 CIM INSURANCE CORPORATION
28665 CINCINNATI CASUALTY COMPANY, THE

NAIC NO:	10669	18767	22667	22004	20400	28665
ADMITTED ASSETS	34,476	112,872	665,738	39,510	21,086	51,528
LIABILITIES	14,422	79,978	557,685	11,646	17,739	34,125
SURPLUS	20,054	32,893	108,052	27,863	3,347	17,403
NET PREMIUMS WRITTEN	3,675	69,022	185,088	7,736	23,217	35,835
PREMIUMS EARNED	4,337	58,889	174,534	7,516	24,669	34,890
LOSSES INCURRED	5,258	34,838	102,821	4,972	14,793	28,786
LOSS EXPENSES INCURRED	3,759	8,155	27,698	785	2,480	2,307
OTHER UNDERWRITING EXPENSES INCURRED	1,537	17,874	57,353	2,313	9,359	5,549
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-6,218	-1,978	-13,339	-554	-1,963	-1,753
NET INVESTMENT GAIN	2,332	8,968	25,195	5,263	1,178	3,790
OTHER INCOME	0	-61	-3	1	-42	-166
DIVIDENDS TO POLICYHOLDERS	0	125	2,219	0	153	0
FEDERAL INCOME TAXES INCURRED	0	290	-25,732	817	-90	-819
NET INCOME	-3,885	6,513	35,365	3,892	-890	2,689
SURPLUS BEGINNING YEAR	24,511	26,650	79,952	25,693	5,490	13,818

NAIC NO: 10677 COMPANY: CINCINNATI INSURANCE COMPANY THE
10693 CIVIL SERVICE EMPLOYEES INSURANCE
33197 COLOGNE REINSURANCE COMPANY OF AMERICA

NAIC NO: 22500 COMPANY: CITY INSURANCE COMPANY
20532 CLARENDON NATIONAL INSURANCE COMPANY
33022 COLONIA INSURANCE COMPANY (U.S. BRANCH)

NAIC NO:	10677	22500	10693	20532	33197	33022
ADMITTED ASSETS	897,394	68,504	77,901	473,311	49,003	60,799
LIABILITIES	622,650	42,684	45,013	255,752	21,913	40,031
SURPLUS	274,743	25,820	32,887	217,558	27,089	20,767
NET PREMIUMS WRITTEN	604,025	17,023	44,616	210,721	11,091	26,194
PREMIUMS EARNED	566,824	15,886	42,137	147,443	11,677	24,499
LOSSES INCURRED	335,651	11,702	28,386	99,922	8,025	17,853
LOSS EXPENSES INCURRED	58,384	2,628	5,609	4,123	717	1,724
OTHER UNDERWRITING EXPENSES INCURRED	160,007	4,698	12,183	56,384	3,704	7,253
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	12,781	-3,143	-4,041	-12,987	-770	-2,331
NET INVESTMENT GAIN	53,240	6,367	3,981	29,138	3,965	3,874
OTHER INCOME	-3,788	-183	-68	-561	6	0
DIVIDENDS TO POLICYHOLDERS	1,080	240	0	0	0	0
FEDERAL INCOME TAXES INCURRED	2,751	0	0	5,798	1,429	0
NET INCOME	58,400	2,800	-129	9,799	1,772	1,543
SURPLUS BEGINNING YEAR	259,101	27,131	25,298	111,862	12,874	14,581

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 10723 COMPANY: COLONIAL INSURANCE COMPANY OF
34789 COLONIAL PENN INSURANCE COMPANY
19410 COMMERCE AND INDUSTRY INSURANCE COMPANY

NAIC NO: 29796 COMPANY: COLONIAL PENN FRANKLIN INSURANCE
27812 COLUMBIA INSURANCE COMPANY
20818 COMMERCIAL INSURANCE COMPANY OF NEWARK

NAIC NO:	10723	20796	34789	27812	19410	20818
ADMITTED ASSETS	45,325	98,174	773,992	739,538	702,918	281,500
LIABILITIES	34,631	59,261	561,736	199,540	574,954	216,512
SURPLUS	10,693	38,912	212,255	539,998	127,963	64,987
NET PREMIUMS WRITTEN	22,455	54,416	413,362	54,869	345,198	118,545
PREMIUMS EARNED	21,703	42,805	365,394	47,255	334,788	119,060
LOSSES INCURRED	16,744	33,199	310,521	56,704	247,661	78,223
LOSS EXPENSES INCURRED	2,247	5,440	37,154	7,705	52,891	13,018
OTHER UNDERWRITING EXPENSES INCURRED	5,339	14,674	106,998	10,267	46,933	33,071
OTHER DEDUCTIONS	0	0	-7,568	0	0	0
NET UNDERWRITING GAIN	-2,628	-10,509	-81,710	-27,422	-12,697	-5,252
NET INVESTMENT GAIN	2,804	3,036	46,138	75,030	27,375	22,591
OTHER INCOME	-25	244	-74,747	-3	21	-1,322
DIVIDENDS TO POLICYHOLDERS	343	0	0	0	875	760
FEDERAL INCOME TAXES INCURRED	0	-4,575	-31,471	14,978	-4,263	28
NET INCOME	-192	-2,653	-78,848	32,626	18,086	15,225
SURPLUS BEGINNING YEAR	11,238	41,625	129,429	395,134	84,382	43,235

NAIC NO: 18732 COMPANY: COMMERCIAL LOAN INSURANCE CORPORATION
20621 COMMERCIAL UNION INSURANCE COMPANY
33790 COMMONWEALTH MORTGAGE ASSURANCE COMPANY

NAIC NO: 18716 COMPANY: COMMERCIAL MORTGAGE INSURANCE INC
32042 COMMONWEALTH MORTGAGE ASSURANCE COMPANY
21989 COMPASS INSURANCE COMPANY

NAIC NO:	18732	18716	20621	32042	33790	21989
ADMITTED ASSETS	31,149	14,440	1,157,230	6,288	157,067	82,182
LIABILITIES	23,978	11,481	923,250	0	105,427	78,632
SURPLUS	7,170	2,959	233,979	6,288	51,639	3,550
NET PREMIUMS WRITTEN	1,395	2,036	550,999	3,542	39,002	8
PREMIUMS EARNED	1,726	1,826	524,133	10,128	32,632	1,499
LOSSES INCURRED	1,366	8,075	337,838	5,699	21,001	14,417
LOSS EXPENSES INCURRED	331	12	81,884	66	790	1,934
OTHER UNDERWRITING EXPENSES INCURRED	643	91	170,515	2,156	12,574	2,175
OTHER DEDUCTIONS	-229	0	0	0	0	0
NET UNDERWRITING GAIN	-384	-6,352	-66,104	2,206	-1,734	-17,027
NET INVESTMENT GAIN	1,823	986	95,761	5,608	17,595	5,386
OTHER INCOME	-4	476	-2,364	11	985	-224
DIVIDENDS TO POLICYHOLDERS	0	0	4,320	0	0	0
FEDERAL INCOME TAXES INCURRED	13	-2,549	5	3,244	3,321	0
NET INCOME	1,421	-2,340	22,966	4,582	13,525	-11,865
SURPLUS BEGINNING YEAR	2,432	5,299	222,740	6,853	44,914	10,656

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 43575 COMPANY: CONNECTICUT GENERAL FIRE AND CASUALTY
24945 CONSOLIDATED AMERICAN INSURANCE COMPANY
35289 CONTINENTAL INSURANCE COMPANY THE

NAIC NO: 24872 COMPANY: CONNECTICUT INDEMNITY COMPANY THE
20443 CONTINENTAL CASUALTY COMPANY
20923 CONTINENTAL REINSURANCE CORPORATION

NAIC NO:	43575	24872	24945	20443	35289	20923
ADMITTED ASSETS	8,333	74,047	49,471	8,039,965	1,646,157	416,033
LIABILITIES	1,050	58,743	36,811	6,198,539	1,295,288	297,330
SURPLUS	7,283	15,304	12,659	1,841,425	350,869	118,702
NET PREMIUMS WRITTEN	1,036	47,940	31,369	3,015,352	779,972	260,714
PREMIUMS EARNED	1,036	47,361	29,663	2,841,207	744,125	244,373
LOSSES INCURRED	964	32,460	17,227	2,154,210	488,894	159,771
LOSS EXPENSES INCURRED	77	7,953	3,072	391,917	81,363	247
OTHER UNDERWRITING EXPENSES INCURRED	334	16,705	11,566	717,758	217,947	85,999
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-340	-9,758	-2,203	-422,678	-44,080	-1,645
NET INVESTMENT GAIN	642	8,251	3,253	699,431	104,051	31,360
OTHER INCOME	0	-909	9	-2,551	-4,319	11,774
DIVIDENDS TO POLICYHOLDERS	0	1,981	121	49,513	4,753	0
FEDERAL INCOME TAXES INCURRED	143	-2,863	906	1,074	9,918	20,151
NET INCOME	158	-1,534	31	223,612	40,978	21,338
SURPLUS BEGINNING YEAR	7,125	16,679	13,241	1,321,341	255,476	95,886

NAIC NO: 37206 COMPANY: CONTRACTOR'S BONDING AND INSURANCE
12912 CREDIT GENERAL INSURANCE COMPANY
10847 CUMIS INSURANCE SOCIETY INC

NAIC NO: 31488 COMPANY: COVENANT INSURANCE COMPANY
41491 CRITERION CASUALTY COMPANY
21164 DAIRYLAND INSURANCE COMPANY

NAIC NO:	37206	31488	12912	41491	10847	21164
ADMITTED ASSETS	12,280	134,761	19,808	9,811	246,992	429,536
LIABILITIES	7,917	110,567	16,741	3,541	195,350	338,429
SURPLUS	4,363	24,193	3,067	6,269	51,642	91,106
NET PREMIUMS WRITTEN	4,560	76,806	12,370	4,050	155,819	216,402
PREMIUMS EARNED	4,166	71,775	10,853	3,938	140,762	217,259
LOSSES INCURRED	616	42,425	9,283	2,210	94,338	135,881
LOSS EXPENSES INCURRED	466	9,530	1,203	198	18,671	23,746
OTHER UNDERWRITING EXPENSES INCURRED	2,784	26,689	4,289	925	43,122	70,733
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	299	-6,870	-3,923	605	-15,369	-13,103
NET INVESTMENT GAIN	705	11,254	1,065	398	23,552	33,709
OTHER INCOME	0	23	313	-244	479	-6,384
DIVIDENDS TO POLICYHOLDERS	0	1,165	0	0	0	2,653
FEDERAL INCOME TAXES INCURRED	453	-53	0	228	3,542	-3,523
NET INCOME	550	3,295	-2,544	530	5,120	15,091
SURPLUS BEGINNING YEAR	3,954	22,437	3,780	2,740	42,032	55,572

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 22241 COMPANY: DEPENDABLE INSURANCE COMPANY INC
21288 ELECTRIC MUTUAL LIABILITY INSURANCE
21326 EMPIRE FIRE AND MARINE INSURANCE

NAIC NO: 21261 COMPANY: ELECTRIC INSURANCE COMPANY
21407 EMCASCO INSURANCE COMPANY
21369 EMPLOYERS CASUALTY COMPANY

NAIC NO:	22241	21261	21288	21407	21326	21369
ADMITTED ASSETS	130,339	73,991	587,576	42,240	109,798	773,971
LIABILITIES	110,107	41,354	402,823	33,207	89,304	577,538
SURPLUS	20,232	32,637	184,752	9,033	20,494	196,432
NET PREMIUMS WRITTEN	55,325	35,574	144,713	23,405	52,720	454,815
PREMIUMS EARNED	41,850	33,361	143,119	22,748	43,555	429,228
LOSSES INCURRED	48,428	23,263	85,402	14,686	24,832	287,139
LOSS EXPENSES INCURRED	3,043	2,758	25,437	2,640	4,067	59,239
OTHER UNDERWRITING EXPENSES INCURRED	14,122	6,259	10,150	6,975	15,970	79,812
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-23,744	1,080	22,129	-1,553	-1,314	3,036
NET INVESTMENT GAIN	8,195	4,498	48,656	3,468	6,851	40,155
OTHER INCOME	-9,485	159	45	0	-413	-928
DIVIDENDS TO POLICYHOLDERS	0	3,478	42,351	228	0	4,665
FEDERAL INCOME TAXES INCURRED	-5,751	-681	7	289	0	-1,685
NET INCOME	-19,282	2,941	28,472	1,397	5,123	39,283
SURPLUS BEGINNING YEAR	26,038	30,083	133,724	7,637	13,353	176,549

NAIC NO: 21458 COMPANY: EMPLOYERS INSURANCE OF WAUSAU A MUTUAL
39845 EMPLOYERS REINSURANCE CORPORATION
37702 ENTERPRISE INSURANCE COMPANY

NAIC NO: 21415 COMPANY: EMPLOYERS MUTUAL CASUALTY COMPANY
20648 EMPLOYERS' FIRE INSURANCE COMPANY THE
26263 ERIE INSURANCE COMPANY

NAIC NO:	21458	21415	39845	20648	37702	26263
ADMITTED ASSETS	2,562,629	436,018	2,938,656	178,352		4,965
LIABILITIES	2,219,892	333,612	2,259,949	135,345		-1,176
SURPLUS	342,737	102,405	678,707	43,006		6,142
NET PREMIUMS WRITTEN	791,325	220,884	1,211,829	81,629	DATA	0
PREMIUMS EARNED	775,894	214,686	1,094,804	77,649		0
LOSSES INCURRED	688,291	138,603	833,654	50,050		0
LOSS EXPENSES INCURRED	114,018	24,917	83,685	12,130	UNAVAILABLE	0
OTHER UNDERWRITING EXPENSES INCURRED	179,434	65,827	255,743	25,261		0
OTHER DEDUCTIONS	-33,863	0	0	0		0
NET UNDERWRITING GAIN	-171,986	-14,662	-78,279	-9,793	AT	0
NET INVESTMENT GAIN	206,986	29,281	237,217	20,022		381
OTHER INCOME	-917	345	-128	-350	PRINTING	0
DIVIDENDS TO POLICYHOLDERS	12,281	2,157	0	640		0
FEDERAL INCOME TAXES INCURRED	-2,988	-73	-15,989	0		0
NET INCOME	24,788	12,880	174,799	9,238		381
SURPLUS BEGINNING YEAR	377,166	98,180	539,753	36,215		5,600

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 26271 COMPANY: ERIE INSURANCE EXCHANGE
13722 EXCESS MUTUAL REINSURANCE COMPANY
13897 FARMERS MUTUAL HAIL INSURANCE

NAIC NO: 11045 COMPANY: EXCELSIOR INSURANCE COMPANY
21652 FARMERS INSURANCE EXCHANGE
41483 FARMINGTON CASUALTY COMPANY

NAIC NO:	26271	11045	13722	21652	13897	41483
ADMITTED ASSETS	1,254,811	61,273	24,032	4,983,626	115,140	118,491
LIABILITIES	921,677	43,852	14,933	3,717,189	40,976	91,520
SURPLUS	333,133	17,421	9,098	1,266,437	74,163	26,970
NET PREMIUMS WRITTEN	730,984	36,855	17,663	3,567,032	56,672	59,472
PREMIUMS EARNED	654,196	36,425	17,649	3,452,094	56,215	57,874
LOSSES INCURRED	480,023	23,349	14,176	2,458,799	36,385	38,468
LOSS EXPENSES INCURRED	58,725	2,267	496	365,914	4,737	6,006
OTHER UNDERWRITING EXPENSES INCURRED	148,623	12,486	1,217	932,975	15,186	16,857
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-33,176	-1,677	1,759	-305,595	-94	-3,459
NET INVESTMENT GAIN	85,619	6,014	1,328	337,828	6,542	9,268
OTHER INCOME	706	-22	-1,224	-7,025	-1,581	-18
DIVIDENDS TO POLICYHOLDERS	5,397	138	1,392	809	310	866
FEDERAL INCOME TAXES INCURRED	0	0	85	-79,364	-60	2,104
NET INCOME	47,751	4,175	384	103,762	4,617	2,819
SURPLUS BEGINNING YEAR	286,684	13,768	8,029	955,267	68,265	24,269

NAIC NO: 20281 COMPANY: FEDERAL INSURANCE COMPANY
13935 FEDERATED MUTUAL INSURANCE COMPANY
35270 FIDELITY AND CASUALTY COMPANY OF

NAIC NO: 30503 COMPANY: FEDERAL KEMPER INSURANCE COMPANY
11118 FEDERATED RURAL ELECTRIC
39306 FIDELITY AND DEPOSIT COMPANY OF MARYLAND

NAIC NO:	20281	30503	13935	11118	35270	39306
ADMITTED ASSETS	3,450,199	130,949	830,026	46,188	589,366	398,211
LIABILITIES	2,468,207	106,122	567,227	35,134	454,925	216,800
SURPLUS	981,992	24,827	262,799	11,054	134,441	181,411
NET PREMIUMS WRITTEN	1,604,091	80,326	475,610	22,043	280,790	166,821
PREMIUMS EARNED	1,426,949	84,752	443,956	17,274	267,885	161,325
LOSSES INCURRED	830,546	55,621	310,712	12,102	176,002	69,551
LOSS EXPENSES INCURRED	196,214	10,289	37,712	3,022	29,290	20,233
OTHER UNDERWRITING EXPENSES INCURRED	452,142	28,873	106,280	2,601	78,461	86,929
OTHER DEDUCTIONS	960	0	0	0	0	0
NET UNDERWRITING GAIN	-52,942	-10,032	-10,748	-450	-15,869	-15,389
NET INVESTMENT GAIN	177,463	10,831	52,076	4,752	43,904	37,315
OTHER INCOME	11,781	164	337	0	-3,431	-67
DIVIDENDS TO POLICYHOLDERS	14,917	737	6,409	526	1,711	0
FEDERAL INCOME TAXES INCURRED	1,847	-1,212	-5,507	503	161	0
NET INCOME	119,537	1,439	40,762	3,271	22,731	21,858
SURPLUS BEGINNING YEAR	709,509	19,529	232,582	7,780	97,461	156,912

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 25879 COMPANY: FIDELITY AND GUARANTY INSURANCE
24880 FIRE AND CASUALTY INSURANCE COMPANY OF
37273 FIREMANS FUND INSURANCE COMPANY OF

NAIC NO: 35386 COMPANY: FIDELITY AND GUARANTY INSURANCE COMPANY
21873 FIREMAN'S FUND INSURANCE COMPANY
21784 FIREMEN'S INSURANCE COMPANY OF

NAIC NO:	25879	35386	24880	21873	37273	21784
ADMITTED ASSETS	49,887	10,893	26,667	5,736,529	12,257	19,178
LIABILITIES	879	209	20,399	4,426,319	6,559	6,359
SURPLUS	49,008	10,683	6,267	1,310,210	5,697	12,818
NET PREMIUMS WRITTEN	0	0	15,980	2,055,781	3,157	6,536
PREMIUMS EARNED	0	0	15,787	1,978,933	3,039	5,290
LOSSES INCURRED	0	0	10,820	1,177,505	1,808	2,525
LOSS EXPENSES INCURRED	0	0	2,651	261,774	402	355
OTHER UNDERWRITING EXPENSES INCURRED	0	0	5,568	647,452	989	2,695
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	0	0	-3,252	-107,799	-161	-286
NET INVESTMENT GAIN	2,894	1,060	2,593	391,356	958	1,406
OTHER INCOME	0	0	-379	-95	0	4
DIVIDENDS TO POLICYHOLDERS	0	0	660	35,694	54	0
FEDERAL INCOME TAXES INCURRED	119	129	-1,158	62,289	338	310
NET INCOME	2,774	931	-540	185,477	405	814
SURPLUS BEGINNING YEAR	44,923	9,530	6,891	1,171,909	5,322	7,065

NAIC NO: 20850 COMPANY: FIREMEN'S INSURANCE COMPANY OF NEWARK,
11177 FIRST FINANCIAL INSURANCE COMPANY
24724 FIRST NATIONAL INSURANCE COMPANY OF

NAIC NO: 11150 COMPANY: FIRST AMERICAN INSURANCE COMPANY
25321 FIRST GENERAL INSURANCE COMPANY
21806 FIRST OF GEORGIA INSURANCE COMPANY

NAIC NO:	20850	11150	11177	25321	24724	21806
ADMITTED ASSETS	1,710,094	23,590	12,337	34,603	101,742	78,351
LIABILITIES	1,277,866	15,180	7,932	4,347	70,454	53,543
SURPLUS	432,228	8,410	4,405	30,256	31,287	24,807
NET PREMIUMS WRITTEN	795,572	10,865	5,816	517	54,831	66,252
PREMIUMS EARNED	759,007	9,384	5,786	2,139	51,493	60,470
LOSSES INCURRED	498,672	5,058	2,736	1,501	31,650	36,673
LOSS EXPENSES INCURRED	82,990	614	893	241	6,819	5,284
OTHER UNDERWRITING EXPENSES INCURRED	222,306	4,095	1,923	824	16,439	23,702
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-44,962	-383	233	-427	-3,416	-5,191
NET INVESTMENT GAIN	96,931	1,564	569	2,498	8,708	5,111
OTHER INCOME	-8,404	0	1	0	159	81
DIVIDENDS TO POLICYHOLDERS	4,849	0	0	0	332	0
FEDERAL INCOME TAXES INCURRED	252	134	227	0	-600	0
NET INCOME	38,462	1,046	575	2,071	5,720	1
SURPLUS BEGINNING YEAR	266,290	5,545	4,851	28,397	28,545	21,776

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 13978 COMPANY: FLORISTS' MUTUAL INSURANCE COMPANY
11185 FOREMOST INSURANCE COMPANY GRAND RAPIDS
17680 FORUM INSURANCE COMPANY

NAIC NO: 29823 COMPANY: FOREMOST GUARANTY CORPORATION
41432 FOREMOST MORTGAGE INSURANCE COMPANY
11207 FREMONT INDEMNITY COMPANY

NAIC NO:	13978	29823	11185	41432	17680	11207
ADMITTED ASSETS	57,505	115,708	546,911	9,630	114,724	551,068
LIABILITIES	31,719	61,236	392,750	4,374	103,783	449,961
SURPLUS	25,786	54,472	154,160	5,255	10,941	101,107
NET PREMIUMS WRITTEN	25,749	15,157	408,105	2,756	63,810	265,674
PREMIUMS EARNED	21,923	17,479	373,542	2,747	64,028	260,960
LOSSES INCURRED	13,501	13,447	226,860	174	46,216	186,357
LOSS EXPENSES INCURRED	2,431	645	25,689	0	6,106	28,373
OTHER UNDERWRITING EXPENSES INCURRED	6,117	-22	157,163	85	15,716	54,783
OTHER DEDUCTIONS	0	8,188	0	1,373	0	0
NET UNDERWRITING GAIN	-127	-4,779	-36,171	1,113	-4,010	-8,554
NET INVESTMENT GAIN	5,724	7,337	40,555	583	9,892	62,143
OTHER INCOME	-559	992	-172	9	-10	-3,109
DIVIDENDS TO POLICYHOLDERS	1,406	0	0	0	0	13,737
FEDERAL INCOME TAXES INCURRED	-46	2,870	-3,350	1,222	2,127	-15,383
NET INCOME	3,677	679	7,561	484	3,743	52,126
SURPLUS BEGINNING YEAR	22,327	53,670	122,545	4,784	28,200	101,421

NAIC NO: 34266 COMPANY: FRONTIER INSURANCE COMPANY
22055 GEICO INDEMNITY COMPANY
18619 GENERAL ELECTRIC EQUITY INSURANCE

NAIC NO: 35882 COMPANY: GEICO GENERAL INSURANCE COMPANY
21970 GENERAL ACCIDENT INSURANCE COMPANY
16624 GENERAL ELECTRIC GUARANTY INSURANCE

NAIC NO:	34266	35882	22055	21970	18619	16624
ADMITTED ASSETS	56,741	23,321	175,798	2,412,065	3,157	7,138
LIABILITIES	42,474	1,057	103,468	1,456,358	478	1,117
SURPLUS	14,266	22,264	72,330	955,707	2,678	6,021
NET PREMIUMS WRITTEN	28,769	0	100,381	897,124	49	86
PREMIUMS EARNED	25,269	0	97,142	837,585	50	98
LOSSES INCURRED	15,920	0	58,672	556,268	17	5
LOSS EXPENSES INCURRED	2,457	0	9,153	94,265	1	9
OTHER UNDERWRITING EXPENSES INCURRED	5,874	41	27,142	271,274	28	-38
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	1,017	-41	2,173	-84,223	2	121
NET INVESTMENT GAIN	2,130	4,673	8,410	191,395	249	840
OTHER INCOME	-9	0	-681	-1,226	1	0
DIVIDENDS TO POLICYHOLDERS	0	0	0	2,390	0	0
FEDERAL INCOME TAXES INCURRED	667	325	180	2,989	48	311
NET INCOME	2,471	4,307	9,722	100,565	205	650
SURPLUS BEGINNING YEAR	6,369	19,670	58,499	755,175	2,497	5,379

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
38458	GENERAL ELECTRIC MORTGAGE INSURANCE	16675	GENERAL ELECTRIC MORTGAGE INSURANCE
24732	GENERAL INSURANCE COMPANY OF AMERICA	11231	GENERAL INSURANCE COMPANY OF TRIESTE
22039	GENERAL REINSURANCE CORPORATION	11967	GENERAL STAR NATIONAL INSURANCE COMPANY

NAIC NO:	38458	16675	24732	11231	22039	11967
ADMITTED ASSETS	401,412	140,769	870,987	97,929	6,491,546	76,344
LIABILITIES	196,202	79,458	645,818	69,677	4,734,007	45,883
SURPLUS	205,210	61,310	225,169	28,251	1,757,538	30,460
NET PREMIUMS WRITTEN	110,250	18,485	493,481	47,732	2,243,332	18,415
PREMIUMS EARNED	92,118	20,452	463,438	45,723	2,021,843	10,557
LOSSES INCURRED	68,322	30,625	284,852	30,803	1,512,163	9,959
LOSS EXPENSES INCURRED	974	571	61,374	2,983	90,436	346
OTHER UNDERWRITING EXPENSES INCURRED	44,388	255	147,957	13,816	538,215	143
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-21,566	-10,999	-30,746	-1,879	-118,971	108
NET INVESTMENT GAIN	29,206	10,193	83,511	6,855	399,587	3,037
OTHER INCOME	637	0	1,432	434	-34,567	-17
DIVIDENDS TO POLICYHOLDERS	0	0	2,988	0	0	0
FEDERAL INCOME TAXES INCURRED	-7,748	-9,432	-5,203	4	8,735	782
NET INCOME	16,025	8,627	56,411	5,406	237,312	2,345
SURPLUS BEGINNING YEAR	131,131	36,976	181,863	21,798	1,009,773	29,396

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
38873	GEORGIA AMERICAN INSURANCE COMPANY	11282	GERMANTOWN INSURANCE COMPANY
34622	GLENS FALLS INSURANCE COMPANY THE	24600	GLOBE INDEMNITY COMPANY
14044	GOODVILLE MUTUAL CASUALTY COMPANY	22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY

NAIC NO:	38873	11282	34622	24600	14044	22063
ADMITTED ASSETS	8,447	17,589	95,419	909,722	12,092	2,293,723
LIABILITIES	3,581	5,985	75,192	706,833	8,737	1,643,417
SURPLUS	4,866	11,604	20,226	202,888	3,354	650,305
NET PREMIUMS WRITTEN	2,756	7,097	46,798	408,466	8,527	1,224,333
PREMIUMS EARNED	3,557	6,775	44,647	454,359	8,248	1,126,749
LOSSES INCURRED	2,007	3,178	29,333	290,110	4,781	817,540
LOSS EXPENSES INCURRED	206	423	4,881	43,198	757	111,729
OTHER UNDERWRITING EXPENSES INCURRED	939	4,006	13,076	133,253	3,041	171,289
OTHER DEDUCTIONS	0	0	0	0	0	-2,633
NET UNDERWRITING GAIN	403	-833	-2,644	-12,211	-331	28,822
NET INVESTMENT GAIN	641	4,850	7,314	90,490	847	219,543
OTHER INCOME	0	0	-493	-9,034	43	-1,416
DIVIDENDS TO POLICYHOLDERS	0	0	285	7,068	0	10,000
FEDERAL INCOME TAXES INCURRED	459	0	10	7,175	131	46,752
NET INCOME	585	4,017	3,880	55,000	427	190,196
SURPLUS BEGINNING YEAR	4,039	27,286	16,253	131,210	3,183	572,631

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 22098 COMPANY: GRAIN DEALERS MUTUAL INSURANCE COMPANY
23809 GRANITE STATE INSURANCE COMPANY
16691 GREAT AMERICAN INSURANCE COMPANY

NAIC NO: 14087 COMPANY: GRANGERS MUTUAL INSURANCE COMPANY
25984 GRAPHIC ARTS MUTUAL INSURANCE COMPANY
18927 GREAT GLOBAL ASSURANCE COMPANY, THE

NAIC NO:	22098	14087	23809	25984	16691	18937
ADMITTED ASSETS	85,142	7,572	9,011	49,277	2,454,391	
LIABILITIES	57,340	2,521	203	38,829	1,853,412	
SURPLUS	27,801	5,051	8,808	10,448	600,979	
NET PREMIUMS WRITTEN	60,012	4,577	0	19,125	1,058,413	DATA
PREMIUMS EARNED	61,402	4,571	0	18,245	1,039,999	
LOSSES INCURRED	38,414	2,696	0	13,372	699,028	
LOSS EXPENSES INCURRED	6,920	334	0	2,225	111,474	UNAVAILABLE
OTHER UNDERWRITING EXPENSES INCURRED	19,531	1,697	0	5,860	317,874	
OTHER DEDUCTIONS	0	0	0	0	0	
NET UNDERWRITING GAIN	-3,463	-157	0	-3,212	-88,377	AT
NET INVESTMENT GAIN	6,175	355	724	4,823	444,232	
OTHER INCOME	-102	25	0	-40	-11,487	PRINTING
DIVIDENDS TO POLICYHOLDERS	463	0	0	431	14,338	
FEDERAL INCOME TAXES INCURRED	23	0	0	2	84,592	
NET INCOME	2,122	222	724	1,135	245,438	
SURPLUS BEGINNING YEAR	23,822	4,541	8,131	9,476	512,052	

NAIC NO: 20303 COMPANY: GREAT NORTHERN INSURANCE COMPANY
22187 GREATER NEW YORK MUTUAL INSURANCE
28630 GUILDERLAND MUTUAL REINSURANCE COMPANY

NAIC NO: 11371 COMPANY: GREAT WEST CASUALTY COMPANY
11398 GUARANTEE INSURANCE COMPANY
22217 GULF INSURANCE COMPANY

NAIC NO:	20303	11371	22187	11398	28630	22217
ADMITTED ASSETS	174,831	142,470	277,250	28,552	19,143	415,334
LIABILITIES	140,172	111,929	207,370	26,044	9,915	316,904
SURPLUS	34,659	30,540	69,880	2,508	9,228	98,429
NET PREMIUMS WRITTEN	94,195	90,679	85,169	7,550	13,801	198,857
PREMIUMS EARNED	83,783	81,503	79,708	6,566	13,405	204,090
LOSSES INCURRED	47,763	54,460	57,331	3,379	8,517	165,498
LOSS EXPENSES INCURRED	11,498	9,578	10,810	5,600	707	35,821
OTHER UNDERWRITING EXPENSES INCURRED	26,366	21,768	20,921	3,569	3,190	62,005
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-1,845	-4,303	-9,355	-5,983	990	-59,234
NET INVESTMENT GAIN	10,119	7,720	21,092	1,508	1,185	41,608
OTHER INCOME	638	715	-227	-2,519	-173	-5,038
DIVIDENDS TO POLICYHOLDERS	886	167	2,738	0	0	6,099
FEDERAL INCOME TAXES INCURRED	-43	1,724	0	0	0	-19,050
NET INCOME	8,069	2,240	8,770	-6,994	2,002	-9,714
SURPLUS BEGINNING YEAR	24,215	26,674	61,066	7,027	7,235	89,133

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 11444 COMPANY: HAMILTON INSURANCE COMPANY
16187 HANSECO INSURANCE COMPANY
26433 HARCO NATIONAL INSURANCE COMPANY

NAIC NO: 22292 COMPANY: HANOVER INSURANCE COMPANY THE
22322 HARBOR INSURANCE COMPANY
14141 HARFORD MUTUAL INSURANCE COMPANY THE

NAIC NO:	11444	22292	16187	22322	26433	14141
ADMITTED ASSETS	6,872	1,243,421	593,192	394,377	63,065	63,763
LIABILITIES	3,256	946,772	476,916	299,194	42,798	40,755
SURPLUS	3,616	296,649	116,275	95,183	20,266	23,007
NET PREMIUMS WRITTEN	3,880	729,573	214,401	167,877	36,665	33,904
PREMIUMS EARNED	4,190	662,411	195,768	172,769	23,323	30,552
LOSSES INCURRED	2,277	406,881	193,840	100,879	14,023	14,273
LOSS EXPENSES INCURRED	470	62,988	25,723	26,898	1,250	3,902
OTHER UNDERWRITING EXPENSES INCURRED	1,522	227,211	61,312	53,356	6,600	12,405
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-80	-34,670	-85,108	-8,365	1,449	-28
NET INVESTMENT GAIN	411	71,171	38,235	39,228	2,605	3,750
OTHER INCOME	2	3,952	-16,762	-17,536	-105	-54
DIVIDENDS TO POLICYHOLDERS	0	4,002	0	529	0	575
FEDERAL INCOME TAXES INCURRED	57	-12,378	-23,372	1,234	1,621	521
NET INCOME	276	48,829	-40,263	11,563	2,327	2,570
SURPLUS BEGINNING YEAR	3,540	235,437	108,828	92,668	17,311	19,198

NAIC NO: 14168 COMPANY: HARLEYSVILLE MUTUAL INSURANCE COMPANY
22365 HARTFORD CASUALTY INSURANCE COMPANY
37478 HARTFORD INSURANCE COMPANY OF THE

NAIC NO: 22357 COMPANY: HARTFORD ACCIDENT AND INDEMNITY COMPANY
19682 HARTFORD FIRE INSURANCE COMPANY THE
11452 HARTFORD STEAM BOILER INSPECTION AND

NAIC NO:	14168	22357	22365	19682	37478	11452
ADMITTED ASSETS	597,435	3,472,972	541,945	6,045,822	50,768	561,605
LIABILITIES	439,530	2,631,349	440,274	3,688,834	37,120	352,613
SURPLUS	157,905	841,623	101,670	2,356,988	13,648	208,991
NET PREMIUMS WRITTEN	216,802	1,511,263	298,360	2,063,661	24,863	258,655
PREMIUMS EARNED	230,849	1,440,727	264,434	1,829,005	22,036	249,252
LOSSES INCURRED	152,786	914,385	167,828	1,160,813	13,985	81,439
LOSS EXPENSES INCURRED	22,970	129,724	23,809	164,685	1,984	11,000
OTHER UNDERWRITING EXPENSES INCURRED	66,683	429,125	84,889	587,151	7,074	124,601
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-11,591	-32,508	-12,093	-83,645	-1,007	32,211
NET INVESTMENT GAIN	41,484	167,597	30,827	555,155	4,172	34,046
OTHER INCOME	-617	-2,855	-402	-65,957	0	-34
DIVIDENDS TO POLICYHOLDERS	3,708	37,759	6,930	47,935	577	0
FEDERAL INCOME TAXES INCURRED	2,616	8,141	-1,977	-37,108	98	18,847
NET INCOME	22,948	86,332	13,378	394,725	2,487	47,375
SURPLUS BEGINNING YEAR	124,183	780,721	67,016	2,110,252	11,457	152,644

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 21741 COMPANY: HAWKEYE-SECURITY INSURANCE COMPANY
22489 HIGHLANDS INSURANCE COMPANY
22519 HOME INDEMNITY COMPANY THE

NAIC NO: 14184 COMPANY: HERITAGE MUTUAL INSURANCE COMPANY
20052 HOME AND AUTOMOBILE INSURANCE COMPANY
28177 HOME INSURANCE COMPANY OF INDIANA THE

NAIC NO:	21741	14184	22489	20052	22519	28177
ADMITTED ASSETS	74,051	149,613	672,780	30,371	467,565	63,688
LIABILITIES	44,829	115,456	448,084	9,053	394,752	36,897
SURPLUS	29,222	34,156	224,696	21,317	72,812	26,791
NET PREMIUMS WRITTEN	29,327	96,204	234,523	13	187,253	17,023
PREMIUMS EARNED	37,387	91,596	229,502	17	174,755	15,886
LOSSES INCURRED	19,243	49,937	170,844	598	128,729	11,702
LOSS EXPENSES INCURRED	4,068	8,256	30,417	257	28,914	2,622
OTHER UNDERWRITING EXPENSES INCURRED	12,283	30,730	47,687	189	51,912	4,673
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	1,792	2,672	-19,446	-1,026	-34,801	-3,111
NET INVESTMENT GAIN	13,432	7,974	52,887	7,853	53,312	7,480
OTHER INCOME	-593	566	-1,299	-6	-2,014	-183
DIVIDENDS TO POLICYHOLDERS	175	1,274	0	0	2,647	240
FEDERAL INCOME TAXES INCURRED	367	0	2,190	1,590	0	0
NET INCOME	14,087	9,939	29,950	5,230	13,849	3,945
SURPLUS BEGINNING YEAR	21,676	24,883	214,303	18,978	74,469	26,878

NAIC NO: 22527 COMPANY: HOME INSURANCE COMPANY THE
38210 HOMELAND INSURANCE COMPANY
38849 HOUSTON GENERAL INSURANCE COMPANY

NAIC NO: 14214 COMPANY: HOME MUTUAL INSURANCE COMPANY OF
22578 HORACE MANN INSURANCE COMPANY
35696 HURON INSURANCE COMPANY

NAIC NO:	22527	14214	38210	22578	38849	35696
ADMITTED ASSETS	3,907,637	12,983	26,659	325,314	106,319	74,334
LIABILITIES	3,137,254	9,105	25,953	248,301	68,116	48,056
SURPLUS	770,382	3,877	706	77,013	38,203	26,277
NET PREMIUMS WRITTEN	1,463,983	8,009	16,408	222,139	40,070	68,300
PREMIUMS EARNED	1,366,273	7,860	16,654	210,809	45,290	49,467
LOSSES INCURRED	1,006,428	5,464	13,340	171,102	36,889	29,535
LOSS EXPENSES INCURRED	225,155	1,731	3,788	22,822	4,588	4,611
OTHER UNDERWRITING EXPENSES INCURRED	396,086	1,476	3,473	47,955	10,232	19,346
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-261,397	-812	-3,947	-31,071	-6,420	-4,025
NET INVESTMENT GAIN	455,454	1,020	2,420	23,624	8,272	2,561
OTHER INCOME	-23,807	-106	-192	-19	403	0
DIVIDENDS TO POLICYHOLDERS	20,696	0	1,104	896	0	322
FEDERAL INCOME TAXES INCURRED	-4,369	0	0	-7,288	0	-1,641
NET INCOME	153,922	101	-2,823	-1,075	2,255	-144
SURPLUS BEGINNING YEAR	754,946	2,643	3,027	69,268	37,104	14,651

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
11487	IMPERIAL CASUALTY AND INDEMNITY COMPANY	22705	INA REINSURANCE COMPANY
25348	INDEMNITY INSURANCE COMPANY	22608	INDEPENDENT FIRE INSURANCE COMPANY
14265	INDIANA LUMBERMENS MUTUAL INSURANCE	21040	INDUSTRIAL INDEMNITY COMPANY

NAIC NO:	11487	22705	25348	22608	14265	21040
ADMITTED ASSETS	405,602	826,369	306,308	86,606	48,687	1,380,730
LIABILITIES	322,005	664,782	184,609	46,830	37,066	1,153,519
SURPLUS	83,597	161,587	121,699	39,776	11,620	227,211
NET PREMIUMS WRITTEN	167,560	256,773	84,496	66,885	21,190	484,401
PREMIUMS EARNED	153,025	248,265	79,678	64,238	19,707	434,285
LOSSES INCURRED	167,652	182,482	46,940	35,479	10,353	319,367
LOSS EXPENSES INCURRED	48,679	11,530	12,644	3,099	4,191	58,516
OTHER UNDERWRITING EXPENSES INCURRED	32,435	70,615	26,183	28,495	5,588	123,919
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-95,742	-16,364	-6,089	-2,836	-427	-67,518
NET INVESTMENT GAIN	24,634	52,517	20,948	5,477	2,727	121,054
OTHER INCOME	-327	-160	147	0	411	-6,001
DIVIDENDS TO POLICYHOLDERS	0	0	1,013	0	26	12,260
FEDERAL INCOME TAXES INCURRED	-37,275	19,598	-4,983	0	0	1,163
NET INCOME	-34,159	16,395	18,975	2,641	2,685	34,111
SURPLUS BEGINNING YEAR	51,502	137,280	88,843	35,613	7,804	149,973

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
14281	INLAND MUTUAL INSURANCE COMPANY	38806	INSURA PROPERTY AND CASUALTY INSURANCE
38970	INSURANCE COMPANY OF EVANSTON	22713	INSURANCE COMPANY OF NORTH AMERICA
19429	INSURANCE COMPANY OF THE STATE OF	28800	INSURANCE CORPORATION OF AMERICA

NAIC NO:	14281	38806	38970	22713	19429	28800
ADMITTED ASSETS	3,452	7,013	39,522	4,468,835	712,561	108,754
LIABILITIES	2,065	1,024	16,678	3,851,542	587,335	97,156
SURPLUS	1,386	5,989	22,844	617,293	125,226	11,598
NET PREMIUMS WRITTEN	2,154	0	11,272	1,770,407	345,198	25,894
PREMIUMS EARNED	1,974	0	9,541	1,669,462	334,788	25,328
LOSSES INCURRED	1,056	0	6,497	983,514	247,661	13,412
LOSS EXPENSES INCURRED	232	483	1,389	264,939	52,891	16,937
OTHER UNDERWRITING EXPENSES INCURRED	1,103	-118	2,751	548,603	46,933	5,870
OTHER DEDUCTIONS	0	0	0	0	0	-2,150
NET UNDERWRITING GAIN	-417	-365	-1,095	-127,594	-12,697	-8,742
NET INVESTMENT GAIN	232	526	3,399	272,991	20,813	10,040
OTHER INCOME	122	-112	0	-12,991	21	17
DIVIDENDS TO POLICYHOLDERS	0	0	0	21,230	875	0
FEDERAL INCOME TAXES INCURRED	0	5	882	-8,273	-4,747	0
NET INCOMZ	-62	43	1,421	119,448	12,010	1,315
SURPLUS BEGINNING YEAR	1,341	5,825	22,085	527,590	96,305	10,498

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 37257 COMPANY: INSURANCE CORPORATION OF HANNOVER
22772 INTEGON INDEMNITY CORPORATION
11584 INTEGRITY INSURANCE COMPANY

NAIC NO: 22780 COMPANY: INTEGON GENERAL INSURANCE CORPORATION
30945 INTEGON MORTGAGE GUARANTY COPRORATION
24139 INTERNATIONAL BUSINESS AND MERCHANTILE

NAIC NO:	37257	22780	22772	30945	11584	24139
ADMITTED ASSETS	86,310	34,810	36,577	11,247		170,751
LIABILITIES	65,340	22,386	24,248	7,924		140,420
SURPLUS	20,970	12,424	12,329	3,323		30,330
NET PREMIUMS WRITTEN	28,736	21,974	21,974	2,915	DATA	88,082
PREMIUMS EARNED	30,683	21,115	21,115	2,779		90,528
LOSSES INCURRED	28,008	12,412	12,412	1,582	UNAVAILABLE	81,394
LOSS EXPENSES INCURRED	424	1,350	1,350	51		1,436
OTHER UNDERWRITING EXPENSES INCURRED	7,414	6,896	6,899	1,557	AT	24,216
OTHER DEDUCTIONS	0	0	23	0		0
NET UNDERWRITING GAIN	-5,163	456	429	-412	PRINTING	-16,519
NET INVESTMENT GAIN	9,158	2,222	2,256	805		6,915
OTHER INCOME	-2,052	-220	-220	0		0
DIVIDENDS TO POLICYHOLDERS	0	-3	-3	0		293
FEDERAL INCOME TAXES INCURRED	0	880	919	160		-5,270
NET INCOME	1,942	1,581	1,549	233		-4,626
SURPLUS BEGINNING YEAR	18,279	8,177	8,471	3,507		25,487

NAIC NO: 11592 COMPANY: INTERNATIONAL FIDELITY INSURANCE COMPANY
21083 INTERNATIONAL INSURANCE COMPANY
22802 INTERNATIONAL SERVICE INSURANCE COMPANY

NAIC NO: 35777 COMPANY: INTERNATIONAL INDEMNITY COMPANY
16063 INTERNATIONAL INSURANCE COMPANY
22837 INTERSTATE INDEMNITY COMPANY

NAIC NO:	11592	35777	21083	16063	22802	22837
ADMITTED ASSETS	31,221	28,433	358,568	64,501	39,155	39,327
LIABILITIES	24,865	17,441	298,678	48,968	33,723	29,243
SURPLUS	6,356	10,992	59,889	15,533	5,431	10,083
NET PREMIUMS WRITTEN	19,867	23,888	134,556	16,258	31,428	9,614
PREMIUMS EARNED	15,005	24,673	120,634	16,305	34,420	9,087
LOSSES INCURRED	4,419	11,897	88,713	16,444	27,291	10,179
LOSS EXPENSES INCURRED	1,761	1,431	16,258	1,013	5,938	1,557
OTHER UNDERWRITING EXPENSES INCURRED	8,757	8,979	34,596	6,814	12,532	2,854
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	67	2,365	-18,933	-7,967	-11,341	-5,504
NET INVESTMENT GAIN	1,582	1,301	28,444	7,087	6,952	4,127
OTHER INCOME	192	0	-899	696	2,231	93
DIVIDENDS TO POLICYHOLDERS	0	0	3,405	201	-11	62
FEDERAL INCOME TAXES INCURRED	283	1,317	-245	0	0	-1,931
NET INCOME	1,559	2,349	5,451	-385	-2,146	585
SURPLUS BEGINNING YEAR	4,429	9,244	42,395	16,212	7,217	9,494

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 29114 COMPANY: INVESTORS EQUITY INSURANCE
35769 ITT LYNDON PROPERTY INSURANCE COMPANY
11630 JEFFERSON INSURANCE COMPANY OF NEW YORK

NAIC NO: 40266 COMPANY: INVESTORS MORTGAGE INSURANCE COMPANY
10952 JC PENNEY CASUALTY INSURANCE COMPANY
22861 JEFFERSON-PILOT FIRE & CASUALTY COMPANY

NAIC NO:	29114	40266	35769	10952	11630	22861
ADMITTED ASSETS	11,997	160,148	144,958	353,131	124,321	71,246
LIABILITIES	4,281	131,479	109,113	211,963	103,259	27,850
SURPLUS	7,715	28,668	35,845	141,167	21,062	43,395
NET PREMIUMS WRITTEN	1,262	32,145	47,231	182,231	37,858	32,012
PREMIUMS EARNED	1,683	37,770	36,983	183,843	38,851	28,830
LOSSES INCURRED	401	42,960	23,661	144,845	21,558	18,046
LOSS EXPENSES INCURRED	2	1,502	45	26,766	8,762	2,229
OTHER UNDERWRITING EXPENSES INCURRED	858	11,891	18,166	61,402	13,167	9,993
OTHER DEDUCTIONS	0	0	6,914	0	0	0
NET UNDERWRITING GAIN	421	-18,583	-11,805	-44,170	-4,636	-1,439
NET INVESTMENT GAIN	1,583	15,301	13,163	45,192	8,816	4,801
OTHER INCOME	5	337	603	1,540	-2,424	1
DIVIDENDS TO POLICYHOLDERS	0	0	0	0	0	0
FEDERAL INCOME TAXES INCURRED	854	2	-3,482	-10,300	0	-148
NET INCOME	1,156	-2,946	5,444	12,862	1,755	3,511
SURPLUS BEGINNING YEAR	7,148	19,944	30,327	167,260	18,687	33,628

NAIC NO: 11240 COMPANY: JEFFERSON-PILOT PROPERTY INSURANCE
21180 JOHN DEERE INSURANCE COMPANY
22950 JOHN HANCOCK PROPERTY AND CASUALTY

NAIC NO: 14354 COMPANY: JEWELERS MUTUAL INSURANCE COMPANY
43044 JOHN HANCOCK INDEMNITY COMPANY
20885 KANSAS CITY FIRE AND MARINE INSURANCE

NAIC NO:	11240	14354	21180	43044	22950	20885
ADMITTED ASSETS	6,004	21,750	259,691	31,152	35,552	59,807
LIABILITIES	148	10,886	164,271	16,472	15,993	47,021
SURPLUS	5,856	10,864	95,419	14,680	19,559	12.785
NET PREMIUMS WRITTEN	0	12,875	137,698	13,559	13,559	9,349
PREMIUMS EARNED	0	11,691	125,930	12,957	12,957	14,882
LOSSES INCURRED	0	3,848	86,950	13,121	13,121	9,777
LOSS EXPENSES INCURRED	0	762	13,241	1,888	1,888	1,627
OTHER UNDERWRITING EXPENSES INCURRED	0	3,251	28,215	4,098	4,098	2,558
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	0	3,828	-2,477	-6,151	-6,151	918
NET INVESTMENT GAIN	555	1,176	20,949	2,662	2,363	5,174
OTHER INCOME	0	-9	-201	-345	-345	-163
DIVIDENDS TO POLICYHOLDERS	0	0	578	0	0	95
FEDERAL INCOME TAXES INCURRED	150	1,879	2,457	-1,298	-1,409	3
NET INCOME	405	3,116	15,234	-2,535	-2,723	5,830
SURPLUS BEGINNING YEAR	5,279	7,708	81,446	10,715	13,783	7,504

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 11657 COMPANY: KENTUCKY CENTRAL INSURANCE COMPANY
11738 LEADER NATIONAL INSURANCE COMPANY
42404 LIBERTY INSURANCE CORPORATION

NAIC NO: 26077 COMPANY: LANCER INSURANCE COMPANY
24422 LEGION INSURANCE COMPANY
23035 LIBERTY MUTUAL FIRE INSURANCE COMPANY

NAIC NO:	11657	26077	11738	24422	42404	23035
ADMITTED ASSETS	20,733	41,023	30,581	13,038	27,711	1,164,539
LIABILITIES	14,633	27,592	25,519	9,390	16,244	945,541
SURPLUS	6,099	13,430	5,061	3,647	11,466	218,998
NET PREMIUMS WRITTEN	17,698	26,606	19,084	8,193	5,377	537,711
PREMIUMS EARNED	15,965	18,752	14,720	7,946	5,035	503,548
LOSSES INCURRED	10,394	11,168	11,749	7,428	4,205	420,554
LOSS EXPENSES INCURRED	1,251	526	3,331	641	572	57,283
OTHER UNDERWRITING EXPENSES INCURRED	6,611	5,785	8,877	2,029	774	77,441
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-2,292	1,272	-9,238	-2,153	-517	-51,731
NET INVESTMENT GAIN	1,876	1,102	1,224	658	1,941	100,174
OTHER INCOME	279	0	0	0	30	3,049
DIVIDENDS TO POLICYHOLDERS	0	0	0	0	205	20,574
FEDERAL INCOME TAXES INCURRED	-505	0	0	-733	474	14
NET INCOME	368	2,374	-8,013	-761	774	30,903
SURPLUS BEGINNING YEAR	5,754	8,360	4,995	4,309	10,704	185,546

NAIC NO: 23043 COMPANY: LIBERTY MUTUAL INSURANCE COMPANY
38830 LINCOLN NATIONAL HEALTH & CASUALTY
20311 LONDON ASSURANCE THE

NAIC NO: 11762 COMPANY: LIBERTY NATIONAL FIRE INSURANCE COMPANY
14400 LITITZ MUTUAL INSURANCE COMPANY
34649 LONDON GUARANTEE & ACCIDENT COMPANY OF

NAIC NO:	23043	11762	38830	14400	20311	34649
ADMITTED ASSETS	10,363,007	130,964	68,180	45,720	231,727	38,340
LIABILITIES	8,585,146	73,958	33,502	15,334	160,855	1,226
SURPLUS	1,777,861	57,006	34,678	30,386	70,871	37,114
NET PREMIUMS WRITTEN	4,834,029	95,943	39,881	19,178	108,109	-387
PREMIUMS EARNED	4,526,897	88,379	39,835	17,869	96,377	677
LOSSES INCURRED	3,780,781	51,038	41,328	10,331	54,910	450
LOSS EXPENSES INCURRED	514,978	1,670	210	1,225	12,999	70
OTHER UNDERWRITING EXPENSES INCURRED	696,199	25,081	2,268	8,631	29,397	886
OTHER DEDUCTIONS	0	0	-4,203	0	0	0
NET UNDERWRITING GAIN	-465,062	10,588	231	-2,319	-929	-729
NET INVESTMENT GAIN	883,768	4,643	4,343	2,453	12,341	3,997
OTHER INCOME	27,215	0	36	10	-94	0
DIVIDENDS TO POLICYHOLDERS	184,964	0	0	0	956	0
FEDERAL INCOME TAXES INCURRED	-8,978	6,683	1,991	-252	0	0
NET INCOME	269,934	8,548	2,620	396	10,361	3,268
SURPLUS BEGINNING YEAR	1,478,220	36,394	33,834	27,713	48,667	35,530

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 14435 COMPANY: LUMBER MUTUAL INSURANCE COMPANY
22977 LUMBERMENS MUTUAL CASUALTY COMPANY
29998 MARINE INDEMNITY INSURANCE COMPANY OF

NAIC NO: 23108 COMPANY: LUMBERMEN'S UNDERWRITING ALLIANCE
36897 MANUFACTURERS ALLIANCE INSURANCE COMPANY
19356 MARYLAND CASUALTY COMPANY

NAIC NO:	14435	23108	22977	36897	29998	19356
ADMITTED ASSETS	108,898	178,991	3,690,298	270,650	15,734	2,833,422
LIABILITIES	74,412	117,569	2,548,754	223,454	8,822	1,985,677
SURPLUS	34,486	61,422	1,141,544	47,196	6,912	847,745
NET PREMIUMS WRITTEN	55,727	131,000	1,543,704	105,336	7,670	1,497,344
PREMIUMS EARNED	50,334	121,016	1,435,334	88,840	6,400	1,372,317
LOSSES INCURRED	29,240	65,674	966,298	67,725	3,306	878,369
LOSS EXPENSES INCURRED	3,685	6,928	177,130	8,204	420	129,200
OTHER UNDERWRITING EXPENSES INCURRED	18,627	39,820	367,166	17,175	2,559	449,536
OTHER DEDUCTIONS	72	0	0	0	0	0
NET UNDERWRITING GAIN	-1,290	8,592	-75,261	-4,264	115	-84,788
NET INVESTMENT GAIN	6,794	7,451	273,392	20,557	1,349	137,887
OTHER INCOME	-47	-1,004	3,268	-235	-316	-2,872
DIVIDENDS TO POLICYHOLDERS	1,093	4,981	67,870	10,288	0	12,373
FEDERAL INCOME TAXES INCURRED	1,261	0	-49	1,847	529	-7,224
NET INCOME	3,100	10,058	133,578	3,921	619	45,077
SURPLUS BEGINNING YEAR	30,036	49,908	946,732	35,664	6,945	718,511

NAIC NO: 22306 COMPANY: MASSACHUSETTS BAY INSURANCE COMPANY
20451 MEAD REINSURANCE CORPORATION
14486 MERCHANTS AND BUSINESS MEN'S MUTUAL

NAIC NO: 11835 COMPANY: MASSACHUSETTS PLATE GLASS INSURANCE
11843 MEDICAL PROTECTIVE COMPANY, THE
23337 MERCHANTS INSURANCE COMPANY OF NEW

NAIC NO:	22306	11835	20451	11843	14486	23337
ADMITTED ASSETS	8,919	40,865	209,025	705,473	23,722	85,139
LIABILITIES	186	10,310	206,871	563,740	15,677	61,948
SURPLUS	8,732	30,555	2,153	141,732	8,045	23,190
NET PREMIUMS WRITTEN	0	19,960	39,347	150,994	11,856	33,268
PREMIUMS EARNED	0	19,531	46,413	137,546	10,874	29,411
LOSSES INCURRED	0	10,052	113,801	113,814	6,486	28,389
LOSS EXPENSES INCURRED	0	555	5,846	58,630	693	4,732
OTHER UNDERWRITING EXPENSES INCURRED	0	8,270	13,350	10,679	2,422	-1,172
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	0	652	-86,585	-45,578	1,271	-2,537
NET INVESTMENT GAIN	637	598	11,649	72,217	2,571	6,508
OTHER INCOME	0	20	2,519	462	34	681
DIVIDENDS TO POLICYHOLDERS	0	0	0	0	1,521	72
FEDERAL INCOME TAXES INCURRED	77	0	-33,914	-30	0	0
NET INCOME	560	1,272	-38,501	27,132	2,355	4,579
SURPLUS BEGINNING YEAR	8,257	3,016	23,440	124,090	7,009	10,568

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 23329 COMPANY: MERCHANTS MUTUAL INSURANCE COMPANY
40169 METROPOLITAN CASUALTY INSURANCE COMPANY
26298 METROPOLITAN PROPERTY AND LIABILITY

NAIC NO: 19798 COMPANY: MERRIMACK MUTUAL FIRE INSURANCE COMPANY
39950 METROPOLITAN GENERAL INSURANCE COMPANY
38660 MIC GENERAL INSURANCE CORPORATION

NAIC NO:	23329	19798	40169	39950	26298	38660
ADMITTED ASSETS	149,368	221,887	17,230	5,543	984,065	45,626
LIABILITIES	126,451	82,378	8,294	824	801,862	20,396
SURPLUS	22,917	139,508	8,935	4,718	182,202	25,229
NET PREMIUMS WRITTEN	61,957	76,339	2,150	249	539,758	22,220
PREMIUMS EARNED	61,596	70,820	2,152	268	529,966	22,423
LOSSES INCURRED	51,949	36,517	2,141	339	466,247	13,521
LOSS EXPENSES INCURRED	6,847	6,233	371	48	82,796	1,154
OTHER UNDERWRITING EXPENSES INCURRED	11,722	28,309	559	71	131,787	1,763
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-8,922	-240	-919	-190	-150,865	5,983
NET INVESTMENT GAIN	12,040	18,679	1,274	447	104,891	4,716
OTHER INCOME	426	216	65	30	5,281	485
DIVIDENDS TO POLICYHOLDERS	-7	0	0	0	399	0
FEDERAL INCOME TAXES INCURRED	0	4,196	178	119	-38,326	3,580
NET INCOME	3,550	14,458	242	167	-2,765	7,605
SURPLUS BEGINNING YEAR	15,043	123,082	8,697	4,551	165,778	18,394

NAIC NO: 38601 COMPANY: MIC PROPERTY AND CASUALTY INSURANCE
23396 MICHIGAN MUTUAL INSURANCE COMPANY
11932 MID-CONTINENT INSURANCE COMPANY

NAIC NO: 14508 COMPANY: MICHIGAN MILLERS MUTUAL INSURANCE
21687 MID-CENTURY INSURANCE COMPANY
23434 MIDDLESEX INSURANCE COMPANY

NAIC NO:	38601	14508	23396	21687	11932	23434
ADMITTED ASSETS	175,465	137,558	787,784	107,970	12,223	169,348
LIABILITIES	135,191	81,726	585,808	85,079	4,045	146,666
SURPLUS	40,273	55,832	201,975	22,891	8,178	22,682
NET PREMIUMS WRITTEN	76,587	72,122	358,381	72,725	3,199	64,119
PREMIUMS EARNED	36,918	68,942	350,957	70,424	3,282	64,373
LOSSES INCURRED	24,557	39,097	261,767	50,035	2,137	40,261
LOSS EXPENSES INCURRED	4,132	8,016	35,331	7,558	169	7,036
OTHER UNDERWRITING EXPENSES INCURRED	5,234	25,569	100,857	16,710	669	20,958
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	2,993	-3,741	-46,999	-3,878	306	-3,882
NET INVESTMENT GAIN	12,733	9,913	80,863	5,783	1,329	9,252
OTHER INCOME	-13	377	641	1,616	0	-1,891
DIVIDENDS TO POLICYHOLDERS	0	294	6,851	16	0	786
FEDERAL INCOME TAXES INCURRED	2,329	2,380	-1,869	169	0	-103
NET INCOME	13,383	3,874	29,522	3,334	1,636	2,795
SURPLUS BEGINNING YEAR	31,125	53,501	165,318	19,559	6,675	19,133

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
23493	MIDLAND INSURANCE COMPANY	14559	MIDWEST MUTUAL INSURANCE COMPANY
23515	MIDWESTERN INDEMNITY COMPANY THE	14575	MILLERS MUTUAL INSURANCE COMPANY
23566	MILLERS NATIONAL INSURANCE COMPANY	14583	MILLERS' MUTUAL INSURANCE ASSOCIATION

NAIC NO:	23493	14559	23515	14575	23566	14583
ADMITTED ASSETS	DATA UNAVAILABLE AT PRINTING	35,415	101,818	26,113	28,827	106,698
LIABILITIES		21,458	58,125	9,336	24,501	68,638
SURPLUS		13,957	43,692	16,776	4,326	38,059
NET PREMIUMS WRITTEN		25,193	36,226	9,430	22,002	59,963
PREMIUMS EARNED		25,252	40,634	8,708	23,733	57,034
LOSSES INCURRED		13,068	20,285	3,697	15,920	39,311
LOSS EXPENSES INCURRED		1,742	4,081	920	2,423	5,404
OTHER UNDERWRITING EXPENSES INCURRED		10,129	14,281	3,911	9,537	18,153
OTHER DEDUCTIONS		0	0	0	0	0
NET UNDERWRITING GAIN		311	1,987	180	-4,147	-5,835
NET INVESTMENT GAIN		3,519	10,023	2,989	2,047	9,645
OTHER INCOME		4	-99	-7	-16	461
DIVIDENDS TO POLICYHOLDERS		0	0	69	186	715
FEDERAL INCOME TAXES INCURRED		0	0	420	0	0
NET INCOME		3,836	11,911	2,672	-2,303	3,554
SURPLUS BEGINNING YEAR		9,505	38,754	15,008	6,308	37,918

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
35424	MINNEHOMA INSURANCE COMPANY	23582	MINNESOTA MUTUAL FIRE & CASUALTY COMPANY
25607	MISSION AMERICAN INSURANCE COMPANY	23604	MISSION INSURANCE COMPANY
35033	MISSION NATIONAL INSURANCE COMPANY	38431	MISSION REINSURANCE CORPORATION

NAIC NO:	35424	23582	25607	23604	35033	38431
ADMITTED ASSETS	101,099	50,482	181,986	DATA UNAVAILABLE AT PRINTING	DATA UNAVAILABLE AT PRINTING	DATA UNAVAILABLE AT PRINTING
LIABILITIES	77,375	33,889	150,000			
SURPLUS	23,724	16,593	31,985			
NET PREMIUMS WRITTEN	44,695	23,535	139,328			
PREMIUMS EARNED	25,611	23,278	126,753			
LOSSES INCURRED	18,442	12,097	76,702			
LOSS EXPENSES INCURRED	1,264	2,339	12,820			
OTHER UNDERWRITING EXPENSES INCURRED	8,366	8,612	43,054			
OTHER DEDUCTIONS	0	0	0			
NET UNDERWRITING GAIN	-2,462	228	-5,823			
NET INVESTMENT GAIN	7,669	5,352	6,802			
OTHER INCOME	-6	-25	368			
DIVIDENDS TO POLICYHOLDERS	0	80	986			
FEDERAL INCOME TAXES INCURRED	-258	0	0			
NET INCOME	5,459	5,475	360			
SURPLUS BEGINNING YEAR	19,611	10,523	33,100			

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 14613 COMPANY: MONTGOMERY MUTUAL INSURANCE COMPANY THE
32190 MONY REINSURANCE CORPORATION
11983 MOTOR CLUB OF IOWA INSURANCE COMPANY

NAIC NO: 32077 COMPANY: MONTGOMERY WARD INSURANCE COMPANY
29858 MORTGAGE GUARANTY INSURANCE CORPORATION
24287 MOTOR VEHICLE CASUALTY COMPANY

NAIC NO:	14613	32077	32190	29858	11983	24287
ADMITTED ASSETS	45,953	161,921	200,419	440,172	16,618	24,580
LIABILITIES	25,705	65,745	137,991	187,298	8,125	16,483
SURPLUS	20,248	96,176	62,428	252,874	8,493	8,097
NET PREMIUMS WRITTEN	25,083	66,490	77,556	97,704	10,144	5,631
PREMIUMS EARNED	21,920	62,846	75,276	76,589	9,685	5,915
LOSSES INCURRED	10,238	52,525	51,041	42,791	4,909	3,166
LOSS EXPENSES INCURRED	1,928	5,631	1,686	4,971	838	1,762
OTHER UNDERWRITING EXPENSES INCURRED	0	20,735	25,117	14,959	4,528	2,244
OTHER DEDUCTIONS	9,316	0	0	0	0	0
NET UNDERWRITING GAIN	436	-16,045	-2,568	13,866	-590	-1,257
NET INVESTMENT GAIN	3,708	33,932	12,764	42,496	1,526	2,019
OTHER INCOME	-24	-784	0	263	0	-16
DIVIDENDS TO POLICYHOLDERS	542	0	0	0	0	14
FEDERAL INCOME TAXES INCURRED	750	-4,862	0	0	230	269
NET INCOME	2,828	21,965	10,196	56,626	706	461
SURPLUS BEGINNING YEAR	17,646	99,340	36,885	224,432	9,031	7,416

NAIC NO: 14621 COMPANY: MOTORISTS MUTUAL INSURANCE COMPANY
21318 MT AIRY INSURANCE COMPANY
12041 MUNICIPAL BOND INVESTORS ASSURANCE

NAIC NO: 22012 COMPANY: MOTORS INSURANCE CORPORATION
32484 MUNICH AMERICAN REINSURANCE COMPANY OF
31119 MUTUAL PROTECTIVE INSURANCE COMPANY

NAIC NO:	14621	22012	21318	32484	12041	31119
ADMITTED ASSETS	314,853	2,378,972	9,353	615,009	842,143	50,206
LIABILITIES	236,070	1,730,520	839	439,884	486,926	24,734
SURPLUS	78,782	648,451	8,514	175,124	355,217	25,471
NET PREMIUMS WRITTEN	209,818	1,144,085	0	309,510	414,842	34,142
PREMIUMS EARNED	202,712	902,374	0	289,644	888	36,583
LOSSES INCURRED	126,683	665,248	0	187,195	-1,111	17,029
LOSS EXPENSES INCURRED	21,331	127,798	0	13,976	-314	959
OTHER UNDERWRITING EXPENSES INCURRED	63,334	169,506	-211	91,927	1,225	17,498
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-8,635	-60,179	211	-3,454	1,089	1,096
NET INVESTMENT GAIN	21,737	159,429	735	40,479	1,059	3,378
OTHER INCOME	1,213	773	-330	-182	62	13
DIVIDENDS TO POLICYHOLDERS	56	0	0	0	0	0
FEDERAL INCOME TAXES INCURRED	12	-10,606	429	16,388	104	1,018
NET INCOME	14,245	110,629	186	20,454	2,105	3,469
SURPLUS BEGINNING YEAR	63,679	570,434	7,996	97,074	4,287	21,813

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 23647 COMPANY: MUTUAL SERVICE CASUALTY INSURANCE
23663 NATIONAL AMERICAN INSURANCE COMPANY
15865 NATIONAL CHIROPRACTIC MUTUAL INSURANCE

NAIC NO: 20877 COMPANY: NATIONAL AMERICAN INSURANCE
11991 NATIONAL CASUALTY COMPANY
36633 NATIONAL EXCESS INSURANCE COMPANY

NAIC NO:	23647	20877	23663	11991	15865	36633
ADMITTED ASSETS	171,634	4,464	4,415	139,250	40,531	8,962
LIABILITIES	128,053	-36	-97	96,247	32,396	3,149
SURPLUS	43,581	4,501	4,512	43,002	8,134	5,813
NET PREMIUMS WRITTEN	93,994	0	0	49,175	16,698	-1,529
PREMIUMS EARNED	98,182	0	0	50,496	14,528	-1,290
LOSSES INCURRED	56,782	0	0	44,668	7,733	333
LOSS EXPENSES INCURRED	11,530	0	0	2,803	4,276	72
OTHER UNDERWRITING EXPENSES INCURRED	32,362	152	165	17,819	1,805	160
OTHER DEDUCTIONS	0	0	0	0	1,123	0
NET UNDERWRITING GAIN	-2,493	-152	-165	-14,795	-409	-1,857
NET INVESTMENT GAIN	12,679	332	372	15,151	3,306	689
OTHER INCOME	-959	0	0	-252	272	0
DIVIDENDS TO POLICYHOLDERS	10	0	0	0	0	0
FEDERAL INCOME TAXES INCURRED	0	78	94	0	0	-720
NET INCOME	9,216	101	112	102	3,169	-447
SURPLUS BEGINNING YEAR	33,605	4,400	4,400	44,180	4,765	6,349

NAIC NO: 16217 COMPANY: NATIONAL FARMERS UNION PROPERTY AND
20478 NATIONAL FIRE INSURANCE COMPANY OF
14788 NATIONAL GRANGE MUTUAL INSURANCE COMPANY

NAIC NO: 23752 COMPANY: NATIONAL FARMERS UNION STANDARD
23728 NATIONAL GENERAL INSURANCE COMPANY
20087 NATIONAL INDEMNITY COMPANY

NAIC NO:	16217	23752	20478	23728	14788	20087
ADMITTED ASSETS	144,040	13,142	828,025	87,828	202,900	1,892,009
LIABILITIES	115,666	6,511	645,420	62,693	142,643	827,241
SURPLUS	28,373	6,630	182,605	25,134	60,256	1,064,767
NET PREMIUMS WRITTEN	95,783	7,007	316,281	58,409	120,903	692,655
PREMIUMS EARNED	93,063	6,806	298,015	58,220	132,216	558,166
LOSSES INCURRED	68,724	5,744	225,956	37,922	86,640	349,388
LOSS EXPENSES INCURRED	10,268	549	41,108	6,907	10,908	85,690
OTHER UNDERWRITING EXPENSES INCURRED	31,857	1,580	75,286	13,039	42,502	179,761
OTHER DEDUCTIONS	0	0	0	174	0	0
NET UNDERWRITING GAIN	-17,787	-1,067	-44,334	176	-7,835	-56,674
NET INVESTMENT GAIN	13,103	631	72,116	8,268	23,613	137,593
OTHER INCOME	-296	-153	-267	11	-430	-3,275
DIVIDENDS TO POLICYHOLDERS	13	0	5,193	0	114	0
FEDERAL INCOME TAXES INCURRED	0	0	0	91	2,507	-4,507
NET INCOME	-4,994	-588	22,320	8,365	12,725	82,150
SURPLUS BEGINNING YEAR	29,598	7,251	151,640	16,013	47,158	812,006

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 23736 COMPANY: NATIONAL INSURANCE UNDERWRITERS
21881 NATIONAL SURETY CORPORATION
23760 NATIONWIDE GENERAL INSURANCE COMPANY

NAIC NO: 34835 COMPANY: NATIONAL REINSURANCE CORPORATION
19445 NATIONAL UNION FIRE INSURANCE COMPANY OF
23779 NATIONWIDE MUTUAL FIRE INSURANCE

NAIC NO:	23736	34835	21881	19445	23760	23779
ADMITTED ASSETS	11,020	660,722	500,638	2,792,459	33,069	1,070,242
LIABILITIES	8,366	511,116	409,830	2,319,275	26,927	809,776
SURPLUS	2,653	149,606	90,808	473,183	6,142	260,465
NET PREMIUMS WRITTEN	-2,579	352,127	221,051	1,312,465	22,455	685,468
PREMIUMS EARNED	2,909	329,857	212,788	1,272,789	21,703	651,100
LOSSES INCURRED	1,632	276,227	126,613	941,083	16,744	501,126
LOSS EXPENSES INCURRED	296	14,019	28,147	201,001	2,247	67,347
OTHER UNDERWRITING EXPENSES INCURRED	1,247	56,334	69,296	178,485	5,339	162,810
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-266	-16,724	-11,269	-47,781	-2,628	-80,183
NET INVESTMENT GAIN	422	48,007	27,949	94,526	3,010	84,029
OTHER INCOME	270	0	9	82	-25	-766
DIVIDENDS TO POLICYHOLDERS	0	0	3,785	3,327	343	10,305
FEDERAL INCOME TAXES INCURRED	145	2,561	-3,164	-15,973	0	30
NET INCOME	281	28,722	16,067	59,473	13	-7,257
SURPLUS BEGINNING YEAR	2,952	121,023	79,079	362,349	6,856	253,147

NAIC NO: 23787 COMPANY: NATIONWIDE MUTUAL INSURANCE COMPANY
21830 NEW ENGLAND INSURANCE COMPANY
23841 NEW HAMPSHIRE INSURANCE COMPANY

NAIC NO: 24171 COMPANY: NETHERLANDS INSURANCE COMPANY THE
23833 NEW HAMPSHIRE INDEMNITY COMPANY INC
12130 NEW SOUTH INSURANCE COMPANY

NAIC NO:	23787	24171	21830	23833	23841	12130
ADMITTED ASSETS	6,553,866	40,660	144,957	6,568	1,529,944	17,700
LIABILITIES	4,823,180	29,041	109,958	0	1,188,570	11,538
SURPLUS	1,730,685	11,619	34,998	6,568	341,374	6,161
NET PREMIUMS WRITTEN	4,041,919	24,570	93,720	0	900,881	15,987
PREMIUMS EARNED	3,852,345	24,283	66,108	0	824,713	10,557
LOSSES INCURRED	2,966,424	15,566	41,957	0	584,316	6,206
LOSS EXPENSES INCURRED	398,566	1,511	5,952	0	101,629	675
OTHER UNDERWRITING EXPENSES INCURRED	960,201	8,324	26,890	0	262,804	3,448
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-472,846	-1,118	-8,691	0	-124,036	228
NET INVESTMENT GAIN	472,931	3,869	4,321	505	90,167	1,349
OTHER INCOME	-4,554	-76	-170	0	-780	-110
DIVIDENDS TO POLICYHOLDERS	60,976	92	1,732	0	3,434	-1
FEDERAL INCOME TAXES INCURRED	-22,129	0	-3,819	0	-45,058	589
NET INCOME	-43,318	2,583	-2,454	505	6,974	880
SURPLUS BEGINNING YEAR	1,519,102	9,934	36,735	6,070	265,125	5,618

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 14834 COMPANY: NEW YORK CENTRAL MUTUAL FIRE INSURANCE
22373 NEW YORK UNDERWRITERS INSURANCE COMPANY
35106 NIAGARA FIRE INSURANCE COMPANY

NAIC NO: 16608 COMPANY: NEW YORK MARINE AND GENERAL INSURANCE
24643 NEWARK INSURANCE COMPANY
32301 NICHIDO FIRE AND MARINE INSURANCE

NAIC NO:	14834	16608	22373	24643	35106	32301
ADMITTED ASSETS		156,752	378,362	229,034	101,186	23,066
LIABILITIES		101,641	293,602	175,847	78,211	11,543
SURPLUS		55,111	84,759	53,187	22,974	11,523
NET PREMIUMS WRITTEN	DATA	57,211	198,907	0	46,798	6,871
PREMIUMS EARNED		55,106	176,289	113,589	44,647	5,292
LOSSES INCURRED	UNAVAILABLE	33,084	111,885	72,529	29,333	4,355
LOSS EXPENSES INCURRED		2,199	15,873	10,799	4,881	1,499
OTHER UNDERWRITING EXPENSES INCURRED	AT	14,248	56,592	33,313	13,076	894
OTHER DEDUCTIONS		0	0	0	0	0
NET UNDERWRITING GAIN	PRINTING	5,574	-8,062	-3,052	-2,644	-1,458
NET INVESTMENT GAIN		8,463	22,794	25,415	7,663	1,721
OTHER INCOME		-15	-267	-2,258	-468	0
DIVIDENDS TO POLICYHOLDERS		0	4,620	1,767	285	0
FEDERAL INCOME TAXES INCURRED		3,592	-294	586	890	107
NET INCOME		10,430	10,139	17,750	3,374	156
SURPLUS BEGINNING YEAR		44,314	74,457	33,255	18,397	8,611

NAIC NO: 23965 COMPANY: NORFOLK AND DEDHAM MUTUAL FIRE
43702 NORTH AMERICAN LUMBER INSURANCE COMPANY
29874 NORTH AMERICAN SPECIALTY INSURANCE

NAIC NO: 26583 COMPANY: NORTH AMERICAN COMPANY FOR PROPERTY AND
25364 NORTH AMERICAN REINSURANCE CORPORATION
21105 NORTH RIVER INSURANCE COMPANY THE

NAIC NO:	23965	20583	43702	25364	29874	21105
ADMITTED ASSETS	112,150	344,389	13,524	893,161	16,876	1,288,679
LIABILITIES	70,060	191,923	5,767	692,024	1,409	1,094,373
SURPLUS	42,090	152,466	7,756	201,137	15,467	194,305
NET PREMIUMS WRITTEN	67,831	122,688	4,305	331,612	969	484,401
PREMIUMS EARNED	61,023	81,723	3,242	307,879	668	434,285
LOSSES INCURRED	36,376	58,536	1,651	210,922	200	319,367
LOSS EXPENSES INCURRED	4,401	15,256	160	23,123	67	58,516
OTHER UNDERWRITING EXPENSES INCURRED	24,010	24,078	1,510	104,345	1,090	123,828
OTHER DEDUCTIONS	93	0	0	0	0	0
NET UNDERWRITING GAIN	-3,858	-16,148	-80	-30,511	-690	-67,428
NET INVESTMENT GAIN	6,409	18,562	963	104,670	726	119,453
OTHER INCOME	192	1,390	17	-2,656	-6	-3,238
DIVIDENDS TO POLICYHOLDERS	5	0	228	0	0	12,260
FEDERAL INCOME TAXES INCURRED	-109	0	175	619	0	1,782
NET INCOME	2,847	3,804	497	70,882	29	34,744
SURPLUS BEGINNING YEAR	35,700	73,966	7,255	84,904	5,492	147,871

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 22047 COMPANY: NORTH STAR REINSURANCE CORPORATION
36463 NORTHBROOK NATIONAL INSURANCE COMPANY
38369 NORTHERN ASSURANCE COMPANY OF AMERICA

NAIC NO: 36455 COMPANY: NORTHBROOK INDEMNITY COMPANY
19224 NORTHBROOK PROPERTY AND CASUALTY
19372 NORTHERN INSURANCE COMPANY OF NEW YORK

NAIC NO:	22047	36455	36463	19224	38369	19372
ADMITTED ASSETS	414,711	12,706	14,144	117,681	452,108	42,395
LIABILITIES	331,991	2,556	4,317	16,370	338,299	1,366
SURPLUS	82,719	10,150	9,826	101,311	113,808	41,029
NET PREMIUMS WRITTEN	118,800	0	0	0	204,073	0
PREMIUMS EARNED	119,872	0	0	0	194,123	0
LOSSES INCURRED	84,214	0	0	0	125,125	0
LOSS EXPENSES INCURRED	10,795	0	0	0	30,327	0
OTHER UNDERWRITING EXPENSES INCURRED	42,831	0	0	0	63,154	0
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-17,968	0	0	0	-24,483	0
NET INVESTMENT GAIN	20,781	964	994	10,722	55,602	4,232
OTHER INCOME	31	0	0	0	-875	0
DIVIDENDS TO POLICYHOLDERS	0	0	0	0	1,600	0
FEDERAL INCOME TAXES INCURRED	0	268	274	255	0	454
NET INCOME	2,843	696	720	10,467	28,643	3,777
SURPLUS BEGINNING YEAR	76,901	9,497	9,066	90,276	87,245	36,482

NAIC NO: 24031 COMPANY: NORTHLAND CASUALTY COMPANY
23906 NORTHWESTERN NATIONAL CASUALTY COMPANY
23248 OCCIDENTAL FIRE & CASUALTY COMPANY OF

NAIC NO: 24015 COMPANY: NORTHLAND INSURANCE COMPANY
23914 NORTHWESTERN NATIONAL INSURANCE COMPANY
24074 OHIO CASUALTY INSURANCE COMPANY THE

NAIC NO:	24031	24015	23906	23914	23248	24074
ADMITTED ASSETS	14,571	143,165	232,928	420,984	90,680	1,236,095
LIABILITIES	8,691	93,307	189,454	361,045	73,964	783,600
SURPLUS	5,879	49,857	43,474	59,939	16,716	452,495
NET PREMIUMS WRITTEN	10,593	90,784	163,200	-29,797	36,809	611,778
PREMIUMS EARNED	7,372	74,147	111,871	14,162	40,006	574,300
LOSSES INCURRED	4,058	43,038	59,975	50,738	32,737	344,488
LOSS EXPENSES INCURRED	974	9,168	14,169	1,592	5,751	67,767
OTHER UNDERWRITING EXPENSES INCURRED	3,406	26,023	45,377	7,089	16,355	189,759
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-1,067	-4,083	-7,650	-45,256	-14,838	-27,714
NET INVESTMENT GAIN	625	6,255	12,907	62,905	6,015	68,216
OTHER INCOME	0	8	-356	-5,931	-2,243	-1,070
DIVIDENDS TO POLICYHOLDERS	0	0	1,138	0	0	8,648
FEDERAL INCOME TAXES INCURRED	-339	-402	0	12	-291	-559
NET INCOME	-101	2,582	3,761	11,704	-10,673	31,342
SURPLUS BEGINNING YEAR	5,900	43,896	6,182	61,495	18,172	380,643

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 24104 COMPANY: OHIO FARMERS INSURANCE COMPANY
12254 OMAHA INDEMNITY COMPANY THE
22748 PACIFIC EMPLOYERS INSURANCE COMPANY

NAIC NO: 24147 COMPANY: OLD REPUBLIC INSURANCE COMPANY
37540 OMAHA PROPERTY AND CASUALTY INSURANCE
20346 PACIFIC INDEMNITY COMPANY

NAIC NO:	24104	24147	12254	37540	22748	20346
ADMITTED ASSETS	443,601	1,007,081	171,089	59,896	445,995	793,336
LIABILITIES	248,248	789,988	164,902	39,957	347,111	630,949
SURPLUS	195,353	217,093	6,186	19,938	98,883	162,387
NET PREMIUMS WRITTEN	190,922	390,267	3,951	41,425	152,898	443,564
PREMIUMS EARNED	181,728	350,814	23,767	24,002	144,180	394,471
LOSSES INCURRED	113,287	223,564	35,722	22,692	84,939	224,652
LOSS EXPENSES INCURRED	16,344	23,869	2,760	3,320	22,881	54,021
OTHER UNDERWRITING EXPENSES INCURRED	62,150	80,980	1,679	1,546	47,379	123,464
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-10,054	22,400	-16,394	-3,557	-11,019	-7,667
NET INVESTMENT GAIN	22,934	59,476	11,053	1,264	24,725	58,060
OTHER INCOME	-4,390	-236	526	272	5	2,281
DIVIDENDS TO POLICYHOLDERS	0	55,053	0	0	1,833	4,176
FEDERAL INCOME TAXES INCURRED	0	-279	-35	-314	-17,280	-239
NET INCOME	8,489	26,865	-4,778	-1,705	29,157	48,737
SURPLUS BEGINNING YEAR	156,277	216,987	-39,547	6,660	69,783	116,694

NAIC NO: 23442 COMPANY: PATRIOT GENERAL INSURANCE COMPANY
18783 PAXTON NATIONAL INSURANCE COMPANY
14958 PENINSULA INSURANCE COMPANY THE

NAIC NO: 14931 COMPANY: PAWTUCKET MUTUAL INSURANCE COMPANY
24198 PEERLESS INSURANCE COMPANY
21962 PENNSYLVANIA GENERAL INSURANCE COMPANY

NAIC NO:	23442	14931	18783	24198	14958	21962
ADMITTED ASSETS	8,731	70,401	10,097	303,116	13,488	353,160
LIABILITIES	5,049	36,394	6,781	224,375	9,888	163,368
SURPLUS	3,681	34,006	3,316	78,741	3,600	189,792
NET PREMIUMS WRITTEN	0	74,068	-404	184,278	10,630	104,858
PREMIUMS EARNED	0	30,251	571	182,128	10,154	97,899
LOSSES INCURRED	0	13,799	41	116,747	6,613	65,018
LOSS EXPENSES INCURRED	0	2,014	978	11,335	981	11,017
OTHER UNDERWRITING EXPENSES INCURRED	0	13,832	721	62,434	2,879	31,669
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	0	605	-1,170	-8,388	-321	-9,806
NET INVESTMENT GAIN	448	4,589	268	30,550	898	25,092
OTHER INCOME	0	38	121	315	0	26
DIVIDENDS TO POLICYHOLDERS	0	163	0	691	0	279
FEDERAL INCOME TAXES INCURRED	180	1,825	0	0	121	98
NET INCOME	268	3,245	-780	21,786	456	14,934
SURPLUS BEGINNING YEAR	3,482	29,563	1,903	59,395	3,199	157,616

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 14974 COMPANY: PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE
12262 PENNSYLVANIA MANUFACTURERS' ASSOCIATION
14990 PENNSYLVANIA NATIONAL MUTUAL CASUALTY
NAIC NO: 41424 COMPANY: PENNSYLVANIA MANUFACTURERS INDEMNITY
14982 PENNSYLVANIA MILLERS MUTUAL INSURANCE
12297 PETROLEUM CASUALTY COMPANY

NAIC NO:	14974	41424	12262	14982	14990	12297
ADMITTED ASSETS	79,963	264,094	877,949	66,418	501,082	44,687
LIABILITIES	45,675	220,297	694,125	36,077	408,376	35,002
SURPLUS	34,288	43,797	183,824	30,341	92,706	9,684
NET PREMIUMS WRITTEN	44,310	107,536	289,996	28,208	258,386	16,036
PREMIUMS EARNED	36,204	88,840	266,522	27,387	250,611	16,036
LOSSES INCURRED	23,163	67,725	203,175	14,854	155,878	11,303
LOSS EXPENSES INCURRED	4,660	8,204	24,612	1,964	29,660	1,623
OTHER UNDERWRITING EXPENSES INCURRED	11,893	17,175	51,527	11,294	89,695	2,108
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-3,512	-4,264	-12,792	-724	-24,621	1,001
NET INVESTMENT GAIN	4,718	15,609	76,490	6,497	42,001	2,548
OTHER INCOME	-84	-235	-694	-12	3,362	0
DIVIDENDS TO POLICYHOLDERS	356	10,288	30,865	213	3,624	0
FEDERAL INCOME TAXES INCURRED	493	344	-3,747	718	0	-877
NET INCOME	270	477	35,885	4,828	17,117	4,426
SURPLUS BEGINNING YEAR	32,255	11,583	162,889	24,812	77,537	7,157

NAIC NO: 35718 COMPANY: PHICO INSURANCE COMPANY
35262 PHOENIX ASSURANCE COMPANY OF NEW YORK
25623 PHOENIX INSURANCE COMPANY THE
NAIC NO: 12319 COMPANY: PHILADELPHIA REINSURANCE CORPORATION
38962 PHOENIX GENERAL INSURANCE COMPANY
24430 PLANET INSURANCE COMPANY

NAIC NO:	35718	12319	35262	38962	25623	24430
ADMITTED ASSETS	381,531	131,287	98,265	23,398	1,724,490	36,564
LIABILITIES	323,996	90,412	27,311	3,620	1,242,011	29,200
SURPLUS	57,535	40,875	70,953	19,778	482,478	7,363
NET PREMIUMS WRITTEN	114,272	52,631	20,533	7,820	775,403	12,147
PREMIUMS EARNED	103,532	45,998	15,732	13,082	777,994	11,550
LOSSES INCURRED	81,603	33,851	10,961	8,223	554,888	8,556
LOSS EXPENSES INCURRED	32,982	2,253	1,468	271	77,148	1,632
OTHER UNDERWRITING EXPENSES INCURRED	9,026	15,439	6,329	4,101	207,136	3,848
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-20,078	-5,546	-3,026	486	-61,178	-2,487
NET INVESTMENT GAIN	31,116	7,683	9,688	3,142	81,149	1,712
OTHER INCOME	110	-2,012	65	-971	-307	-15
DIVIDENDS TO POLICYHOLDERS	3,391	0	0	0	9,480	87
FEDERAL INCOME TAXES INCURRED	-168	0	0	0	-3,213	410
NET INCOME	7,926	124	6,726	2,656	13,396	-1,288
SURPLUS BEGINNING YEAR	53,872	40,581	68,161	21,297	463,931	6,111

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
29688	PMI INSURANCE CO.	27251	PMI MORTGAGE INSURANCE COMPANY
40134	POTOMAC INSURANCE COMPANY OF ILLINOIS	15024	PREFERRED MUTUAL INSURANCE COMPANY
15032	PREFERRED RISK MUTUAL INSURANCE COMPANY	32204	PRESERVER ASSURANCE COMPANY, THE

NAIC NO:	29688	27251	40134	15024	15032	32204
ADMITTED ASSETS	37,527	391,503	48,505	68,962	212,690	6,816
LIABILITIES	15,398	164,018	24,292	48,191	134,748	3,073
SURPLUS	22,129	227,485	24,212	20,771	77,941	3,742
NET PREMIUMS WRITTEN	1,975	85,598	11,650	37,633	141,017	1,983
PREMIUMS EARNED	2,732	85,612	10,877	34,784	140,485	903
LOSSES INCURRED	1,375	106,363	7,224	21,693	89,194	476
LOSS EXPENSES INCURRED	322	4,675	1,224	4,516	12,201	246
OTHER UNDERWRITING EXPENSES INCURRED	795	27,553	3,535	12,769	46,004	3,504
OTHER DEDUCTIONS	0	0	0	121	0	0
NET UNDERWRITING GAIN	239	-52,980	-1,106	-4,315	-6,915	-3,324
NET INVESTMENT GAIN	2,704	28,662	3,388	4,590	22,668	490
OTHER INCOME	0	5	2	69	-55	-4
DIVIDENDS TO POLICYHOLDERS	0	0	31	0	-92	0
FEDERAL INCOME TAXES INCURRED	676	-24,850	0	-629	0	-3
NET INCOME	2,268	537	2,254	974	15,789	-2,835
SURPLUS BEGINNING YEAR	20,398	165,805	21,463	19,179	63,442	7,253

NAIC NO:	COMPANY:	NAIC NO:	COMPANY:
31925	PRINCIPAL CASUALTY INSURANCE COMPANY	24252	PROGRESSIVE AMERICAN INSURANCE COMPANY
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	32786	PROGRESSIVE SPECIALTY INSURANCE COMPANY
29467	PROTECTION MUTUAL INSURANCE COMPANY	12416	PROTECTIVE INSURANCE COMPANY

NAIC NO:	31925	24252	24260	32786	29467	12416
ADMITTED ASSETS	253,137	153,711	768,915	115,048	718,936	238,812
LIABILITIES	181,151	75,854	575,800	80,893	474,861	166,295
SURPLUS	71,985	77,857	193,115	34,154	244,075	72,517
NET PREMIUMS WRITTEN	67,642	78,896	486,045	84,575	130,084	82,075
PREMIUMS EARNED	66,545	66,536	425,832	73,189	223,224	94,364
LOSSES INCURRED	56,126	34,482	220,690	37,931	107,310	60,677
LOSS EXPENSES INCURRED	1,899	6,092	38,990	6,701	6,400	6,516
OTHER UNDERWRITING EXPENSES INCURRED	10,001	26,444	169,242	29,088	59,471	20,539
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-1,482	-482	-3,090	-531	50,041	6,630
NET INVESTMENT GAIN	29,799	5,756	70,263	5,745	37,016	13,244
OTHER INCOME	-25,372	290	-1,418	867	0	-7,575
DIVIDENDS TO POLICYHOLDERS	0	0	0	0	0	0
FEDERAL INCOME TAXES INCURRED	952	227	2,508	563	16,277	2,675
NET INCOME	1,992	5,336	63,246	5,519	70,780	9,624
SURPLUS BEGINNING YEAR	64,173	27,539	228,090	23,678	169,876	42,846

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS
TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 20265 COMPANY: PROTECTIVE NATIONAL INSURANCE COMPANY OF
31968 PROVIDENT GENERAL INSURANCE COMPANY
36447 PRUDENTIAL GENERAL INSURANCE COMPANY

NAIC NO: 24295 COMPANY: PROVIDENCE WASHINGTON INSURANCE COMPANY
36439 PRUDENTIAL COMMERCIAL INSURANCE COMPANY
32352 PRUDENTIAL PROPERTY AND CASUALTY

NAIC NO:	20265	24295	31968	36439	36447	32352
ADMITTED ASSETS	99,976	187,584	49,261	18,253	18,196	2,386,258
LIABILITIES	97,293	141,465	27,386	8,923	9,105	1,856,068
SURPLUS	2,683	46,119	21,874	9,330	9,091	530,189
NET PREMIUMS WRITTEN	-3,861	89,606	28,083	1,357	7,080	1,201,625
PREMIUMS EARNED	392	80,779	27,564	1,275	6,495	1,117,135
LOSSES INCURRED	17,737	52,889	29,825	1,513	5,021	805,027
LOSS EXPENSES INCURRED	3,937	12,426	1,194	128	627	104,851
OTHER UNDERWRITING EXPENSES INCURRED	-342	27,711	5,281	340	1,395	334,536
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-20,939	-12,246	-8,736	-706	-548	-127,281
NET INVESTMENT GAIN	1,405	11,889	9,491	911	1,502	200,111
OTHER INCOME	-27,470	-986	-604	13	-513	-56,485
DIVIDENDS TO POLICYHOLDERS	0	930	0	0	0	0
FEDERAL INCOME TAXES INCURRED	32	-603	-1,098	-77	-98	-31,288
NET INCOME	-47,036	-1,671	1,248	295	538	47,632
SURPLUS BEGINNING YEAR	6,769	45,567	16,184	8,797	8,630	500,553

NAIC NO: 26921 COMPANY: PRUDENTIAL REINSURANCE COMPANY
15059 PUBLIC SERVICE MUTUAL INSURANCE COMPANY
15067 QUINCY MUTUAL FIRE INSURANCE COMPANY

NAIC NO: 23086 COMPANY: PRUDENTIAL-LMI COMMERCIAL INSURANCE
34207 PURITAN INSURANCE COMPANY
41750 RAMSEY INSURANCE COMPANY

NAIC NO:	26921	23086	15059	34207	15067	41750
ADMITTED ASSETS	1,712,950	100,768	367,746	431,906	177,640	34,544
LIABILITIES	1,329,416	55,650	317,597	394,279	56,522	25,366
SURPLUS	383,533	45,117	50,149	37,626	121,117	9,178
NET PREMIUMS WRITTEN	651,406	79,713	138,040	133,718	58,602	12,267
PREMIUMS EARNED	634,274	82,720	131,230	130,234	56,873	12,035
LOSSES INCURRED	387,461	94,118	91,793	212,928	30,628	8,062
LOSS EXPENSES INCURRED	26,489	11,249	11,121	4,146	3,988	1,893
OTHER UNDERWRITING EXPENSES INCURRED	198,831	28,776	40,733	27,200	24,060	3,390
OTHER DEDUCTIONS	0	0	77	0	0	0
NET UNDERWRITING GAIN	21,492	-51,423	-12,495	-114,040	-1,803	-1,311
NET INVESTMENT GAIN	147,005	4,876	27,201	19,489	13,059	3,243
OTHER INCOME	-20,548	13,315	-892	1,580	91	0
DIVIDENDS TO POLICYHOLDERS	0	0	916	0	0	0
FEDERAL INCOME TAXES INCURRED	-10,879	-858	0	-52,400	1,379	0
NET INCOME	158,829	-32,373	12,897	-40,569	9,968	1,932
SURPLUS BEGINNING YEAR	263,720	5,370	43,168	40,202	103,148	7,268

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO:	COMPANY:
24384	RANGER INSURANCE COMPANY
37052	REGIS INSURANCE COMPANY
24457	RELIANCE INSURANCE COMPANY
21253	RECIPROCAL EXCHANGE
18341	REINSURANCE CORPORATION OF NEW YORK THE
38318	REPUBLIC INSURANCE COMPANY

NAIC NO:	24384	21253	37052	18341	24457	38318
ADMITTED ASSETS	338,601	45,314	9,959	224,720	2,317,594	537,256
LIABILITIES	293,242	34,611	4,899	158,938	1,742,141	389,116
SURPLUS	45,358	10,702	5,060	65,782	575,452	148,140
NET PREMIUMS WRITTEN	129,453	26,586	4,683	113,347	1,069,009	380,413
PREMIUMS EARNED	136,864	26,018	3,811	99,354	1,016,437	359,812
LOSSES INCURRED	103,353	17,402	1,901	76,048	752,996	209,942
LOSS EXPENSES INCURRED	19,953	3,556	435	4,731	143,645	44,828
OTHER UNDERWRITING EXPENSES INCURRED	40,147	8,767	1,422	28,618	338,674	139,546
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-26,590	-3,708	51	-10,044	-218,878	-34,503
NET INVESTMENT GAIN	19,122	4,748	403	16,609	234,687	44,599
OTHER INCOME	-253	-85	6	-248	-868	1,162
DIVIDENDS TO POLICYHOLDERS	0	1,360	0	0	7,702	0
FEDERAL INCOME TAXES INCURRED	-8,929	0	0	77	43,871	-4,583
NET INCOME	1,207	-406	461	6,239	-36,633	15,841
SURPLUS BEGINNING YEAR	43,237	10,142	3,814	42,460	588,677	137,738

NAIC NO:	COMPANY:
32174	REPUBLIC MORTGAGE INSURANCE COMPANY
31089	REPUBLIC WESTERN INSURANCE COMPANY
13056	RLI INSURANCE COMPANY
28452	REPUBLIC MORTGAGE INSURANCE COMPANY
12475	REPUBLIC-FRANKLIN INSURANCE COMPANY
12505	ROCKWOOD INSURANCE COMPANY

NAIC NO:	32174	28452	31089	12475	13056	12505
ADMITTED ASSETS	3,639	134,054	256,102	32,616	133,762	225,852
LIABILITIES	813	80,771	194,409	25,055	80,699	182,978
SURPLUS	2,825	53,283	61,692	7,560	53,063	42,874
NET PREMIUMS WRITTEN	106	24,743	95,892	11,475	67,488	119,499
PREMIUMS EARNED	127	24,088	83,378	10,947	64,050	110,924
LOSSES INCURRED	540	24,161	72,699	8,023	30,267	92,866
LOSS EXPENSES INCURRED	0	653	10,288	1,336	4,563	16,374
OTHER UNDERWRITING EXPENSES INCURRED	34	8,035	12,774	3,519	21,164	20,607
OTHER DEDUCTIONS	0	0	0	0	4,566	0
NET UNDERWRITING GAIN	-446	-8,762	-12,383	-1,931	3,488	-18,923
NET INVESTMENT GAIN	265	9,101	21,390	3,254	6,371	27,539
OTHER INCOME	0	6	1	-34	1,885	-29
DIVIDENDS TO POLICYHOLDERS	0	0	0	259	0	4,891
FEDERAL INCOME TAXES INCURRED	-146	-1,371	0	-43	3,423	12
NET INCOME	-34	1,717	9,008	1,072	8,321	3,681
SURPLUS BEGINNING YEAR	2,821	51,253	81,782	6,559	37,037	45,429

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO:	COMPANY:
12513	ROYAL EXCHANGE ASSURANCE OF AMERICA INC
26980	ROYAL INSURANCE COMPANY OF AMERICA
24740	SAFECO INSURANCE COMPANY OF AMERICA
24678	ROYAL INDEMNITY COMPANY
17221	ROYAL SPECIAL RISKS INSURANCE COMPANY
39012	SAFECO INSURANCE COMPANY OF ILLINOIS

NAIC NO:	12513	24678	26980	17221	24740	39012
ADMITTED ASSETS	34,488	605,531	1,399,902	11,672	1,267,761	121,387
LIABILITIES	20,678	468,806	1,078,097	508	959,803	86,392
SURPLUS	13,809	136,725	321,804	11,163	307,958	34,995
NET PREMIUMS WRITTEN	19,140	325,644	753,052	4	726,514	68,539
PREMIUMS EARNED	16,329	302,906	700,471	3	682,285	64,366
LOSSES INCURRED	8,243	193,412	447,266	2	419,366	39,562
LOSS EXPENSES INCURRED	1,068	28,799	66,598	0	90,357	8,524
OTHER UNDERWRITING EXPENSES INCURRED	6,339	88,835	205,432	3	217,826	20,549
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	678	-8,140	-18,825	-2	-45,265	-4,270
NET INVESTMENT GAIN	2,340	59,611	144,877	1,138	107,489	11,185
OTHER INCOME	-142	-6,953	-13,928	0	2,109	198
DIVIDENDS TO POLICYHOLDERS	0	4,712	10,897	0	4,400	415
FEDERAL INCOME TAXES INCURRED	993	30	369	497	-15,341	-1,345
NET INCOME	1,883	39,773	100,856	638	75,274	8,044
SURPLUS BEGINNING YEAR	9,262	87,771	206,919	10,524	222,019	28,160

NAIC NO:	COMPANY:
24694	SAFEGUARD INSURANCE COMPANY
20354	SEA INSURANCE COMPANY LIMITED THE
24902	SECURITY INSURANCE COMPANY OF HARTFORD
F0015	SAI-INDUSTRIAL ASSURANCE COMPANY
22535	SEABOARD SURETY COMPANY
37818	SECURITY REINSURANCE COMPANY

NAIC NO:	24694	F0015	20354	22535	24902	37818
ADMITTED ASSETS	381,208		155,293	138,735	291,350	192,416
LIABILITIES	295,847		113,836	80,995	182,028	74,745
SURPLUS	85,361		41,456	57,739	109,322	27,671
NET PREMIUMS WRITTEN	203,527	DATA	76,150	47,711	127,841	50,731
PREMIUMS EARNED	189,316		67,994	33,113	126,296	45,712
LOSSES INCURRED	120,882	UNAVAILABLE	38,902	12,488	86,560	32,260
LOSS EXPENSES INCURRED	17,999		9,115	4,070	21,209	1,733
OTHER UNDERWRITING EXPENSES INCURRED	55,522	AT	20,724	20,632	44,547	13,266
OTHER DEDUCTIONS	0		0	0	0	0
NET UNDERWRITING GAIN	-5,087	PRINTING	-747	-4,078	-26,021	-1,548
NET INVESTMENT GAIN	40,311		7,456	13,650	20,963	11,067
OTHER INCOME	-3,764		-64	380	-2,286	10
DIVIDENDS TO POLICYHOLDERS	2,945		664	1,093	5,285	0
FEDERAL INCOME TAXES INCURRED	2,739		0	1,288	-1,112	2,225
NET INCOME	25,774		5,979	7,571	-11,517	7,304
SURPLUS BEGINNING YEAR	56,057		30,130	52,666	93,075	19,514

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 22233 COMPANY: SELECT INSURANCE COMPANY
39616 SELECTIVE INSURANCE COMPANY OF THE
10936 SENECA INSURANCE COMPANY, INC.

NAIC NO: 12572 COMPANY: SELECTIVE INSURANCE COMPANY OF AMERICA
26301 SELECTIVE WAY INSURANCE COMPANY
24988 SENTRY INSURANCE A MUTUAL COMPANY

NAIC NO:	22233	12572	39616	26301	10936	24988
ADMITTED ASSETS	116,553	532,899	53,006	90,786	125,979	1,321,805
LIABILITIES	93,718	408,742	41,025	67,071	100,479	979,610
SURPLUS	22,834	124,157	11,980	23,715	25,500	342,195
NET PREMIUMS WRITTEN	0	259,227	20,813	39,914	57,732	491,407
PREMIUMS EARNED	0	239,338	25,529	38,294	55,783	486,026
LOSSES INCURRED	0	155,557	16,592	24,889	69,520	305,794
LOSS EXPENSES INCURRED	0	26,222	2,797	4,195	19,800	50,987
OTHER UNDERWRITING EXPENSES INCURRED	4,081	73,847	7,877	11,815	27,299	160,719
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-4,081	-16,288	-1,737	-2,606	-60,837	-31,474
NET INVESTMENT GAIN	16,182	37,656	2,467	7,374	19,459	101,335
OTHER INCOME	0	361	38	57	31,459	-16,710
DIVIDENDS TO POLICYHOLDERS	0	2,499	266	399	72	5,699
FEDERAL INCOME TAXES INCURRED	5,297	0	0	0	64	468
NET INCOME	6,804	19,230	502	4,426	-10,054	46,982
SURPLUS BEGINNING YEAR	25,274	112,132	11,579	17,531	33,169	213,167

NAIC NO: F0017 COMPANY: SHELBY MUTUAL INSURANCE COMPANY OF
24953 SOUTH CAROLINA INSURANCE COMPANY
22888 SOUTHERN FIRE & CASUALTY COMPANY

NAIC NO: 25070 COMPANY: SKANDIA AMERICA REINSURANCE CORPORATION
12599 SOUTHEASTERN FIDELITY INSURANCE COMPANY
25127 SOUTHERN HOME INSURANCE COMPANY

NAIC NO:	F0017	25070	24953	12599	22888	25127
ADMITTED ASSETS	226,097	842,514	283,644	79,559	2,319	93,927
LIABILITIES	181,677	573,261	203,327	46,249	42	60,836
SURPLUS	44,419	269,252	80,317	33,410	2,276	33,090
NET PREMIUMS WRITTEN	119,178	155,261	137,912	42,977	0	70,626
PREMIUMS EARNED	123,250	153,460	132,787	51,397	0	67,513
LOSSES INCURRED	85,548	112,037	97,448	29,467	0	48,902
LOSS EXPENSES INCURRED	16,069	14,178	23,976	3,753	0	6,664
OTHER UNDERWRITING EXPENSES INCURRED	44,003	49,373	40,183	14,529	0	21,038
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-22,371	-22,128	-28,820	3,645	0	-9,091
NET INVESTMENT GAIN	12,217	57,164	22,921	6,996	202	9,501
OTHER INCOME	82	23	-1,459	-29	0	-38
DIVIDENDS TO POLICYHOLDERS	410	0	47	0	0	277
FEDERAL INCOME TAXES INCURRED	250	0	-4,664	3,792	42	0
NET INCOME	-10,731	35,059	-2,741	6,820	159	94
SURPLUS BEGINNING YEAR	17,100	125,116	71,537	27,848	2,229	21,491

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

GENERAL FINANCIAL INFORMATION OF PROPERTY AND CASUALTY INSURERS TRANSACTING BUSINESS IN VIRGINIA IN THE YEAR 1986

TYPE: FOREIGN PROPERTY AND CASUALTY INSURANCE

NAIC NO: 19216 COMPANY: SOUTHERN INSURANCE COMPANY
24775 ST PAUL GUARDIAN INSURANCE COMPANY
19070 STANDARD FIRE INSURANCE COMPANY THE

NAIC NO: 24767 COMPANY: ST PAUL FIRE AND MARINE INSURANCE
24791 ST PAUL MERCURY INSURANCE COMPANY
42986 STANDARD GUARANTY INSURANCE COMPANY

NAIC NO:	19216	24767	24775	24791	19070	42986
ADMITTED ASSETS	18,577	6,018,887	14,840	28,998	766,662	61,980
LIABILITIES	13,588	5,076,752	0	1,051	595,032	40,513
SURPLUS	4,989	942,134	14,841	27,947	171,630	21,466
NET PREMIUMS WRITTEN	15,185	2,404,342	0	0	356,833	26,752
PREMIUMS EARNED	14,003	2,358,938	0	0	347,247	23,458
LOSSES INCURRED	10,460	1,580,257	0	0	230,813	11,032
LOSS EXPENSES INCURRED	1,397	371,043	0	0	36,041	867
OTHER UNDERWRITING EXPENSES INCURRED	4,621	664,633	0	0	101,147	12,489
OTHER DEDUCTIONS	0	0	0	0	0	0
NET UNDERWRITING GAIN	-2,475	-256,996	0	0	-20,754	-931
NET INVESTMENT GAIN	977	472,906	1,492	2,463	55,271	5,848
OTHER INCOME	-594	-13,268	0	0	88,761	425
DIVIDENDS TO POLICYHOLDERS	0	12,783	0	0	5,201	0
FEDERAL INCOME TAXES INCURRED	-962	6	0	0	42,276	1,867
NET INCOME	-1,129	189,851	1,492	2,463	75,799	3,474
SURPLUS BEGINNING YEAR	5,085	825,005	13,348	25,484	117,841	21,967

NAIC NO: 25135 COMPANY: STATE AUTOMOBILE MUTUAL INSURANCE
25143 STATE FARM FIRE AND CASUALTY COMPANY
25178 STATE FARM MUTUAL AUTOMOBILE INSURANCE

NAIC NO: 12661 COMPANY: STATE CAPITAL INSURANCE COMPANY
25151 STATE FARM GENERAL INSURANCE COMPANY
12734 STONE MOUNTAIN INSURANCE COMPANY

NAIC NO:	25135	12661	25143	25151	25178	12734
ADMITTED ASSETS	452,681	45,710	6,730,654	62,258	23,679,047	10,189
LIABILITIES	290,867	33,789	4,439,138	46,679	11,415,467	6,819
SURPLUS	161,814	11,920	2,291,515	15,578	12,263,580	3,369
NET PREMIUMS WRITTEN	283,545	43,015	4,097,666	0	12,143,724	3,926
PREMIUMS EARNED	279,654	38,678	4,006,402	0	11,663,795	3,050
LOSSES INCURRED	178,256	24,560	2,406,129	0	8,515,502	2,177
LOSS EXPENSES INCURRED	27,976	3,315	457,948	13,881	1,356,057	329
OTHER UNDERWRITING EXPENSES INCURRED	81,127	16,647	1,125,030	-13,881	2,028,205	2,257
OTHER DEDUCTIONS	0	18	0	0	0	0
NET UNDERWRITING GAIN	-7,706	-5,862	17,293	0	-235,969	-1,714
NET INVESTMENT GAIN	41,018	4,098	423,153	3,212	1,289,724	433
OTHER INCOME	130	90	25,223	269	64,508	0
DIVIDENDS TO POLICYHOLDERS	833	0	2,991	0	193	0
FEDERAL INCOME TAXES INCURRED	0	-932	-112,339	945	84,584	0
NET INCOME	32,609	-741	575,017	2,536	1,033,485	-1,280
SURPLUS BEGINNING YEAR	131,515	13,418	1,664,655	13,716	10,123,352	4,716

NOTE: $(000) OMITTED
FAILURE OF AMOUNTS TO ADD RESULTS FROM DROPPING HUNDREDS

S8180-2-U

1986 ANNUAL REPORT

OF THE

Bureau of Financial Institutions

State Corporation Commission
Commonwealth of Virginia

SHOWING THE CONDITION OF

Banks
Savings Institutions
Industrial Loan Associations
Credit Unions

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1986

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

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STATE CORPORATION COMMISSION

THOMAS P. HARWOOD, JR., Chairman

ELIZABETH B. LACY PRESTON C. SHANNON

GEORGE W. BRYANT, JR., Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 1986

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended December 31, 1986.

Respectfully,
SIDNEY A. BAILEY
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS
SIDNEY A. BAILEY, Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE
THELMA B. GREENWOOD, Assistant Commissioner

RESEARCH AND STRUCTURE
NICHOLAS C. KYRUS, Deputy Commissioner

SAFETY AND SOUNDNESS
Banks and Savings & Loan Associations
GEORGE W. PETRY, Deputy Commissioner

CREDIT UNIONS
LEWIS S. TRUEHEART, Deputy Commissioner

CONSUMER FINANCE
JOHN T. SUTTON, JR., Deputy Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C.C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 15, 1927 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 16, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

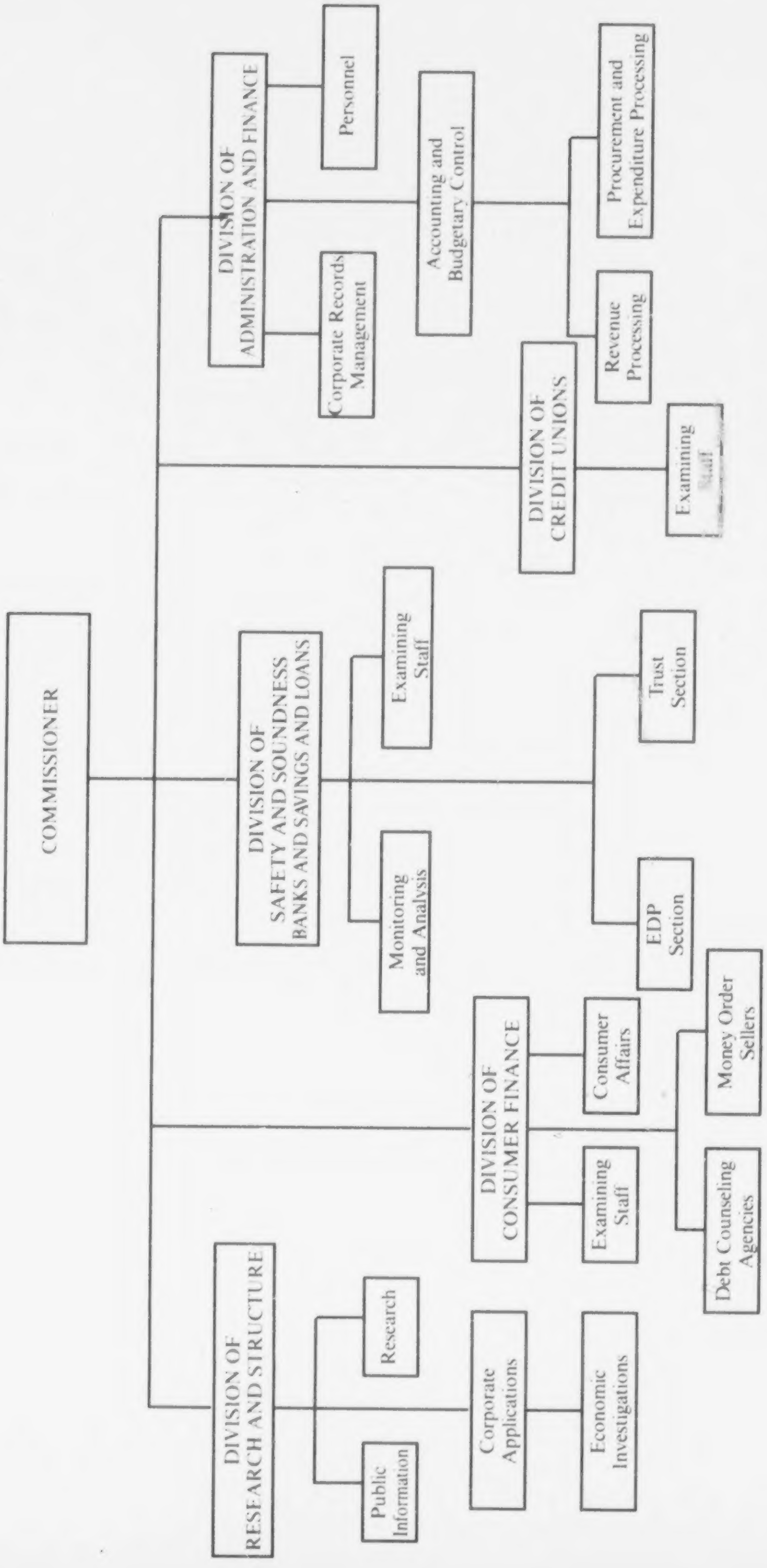
Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

LEGAL HOLIDAYS

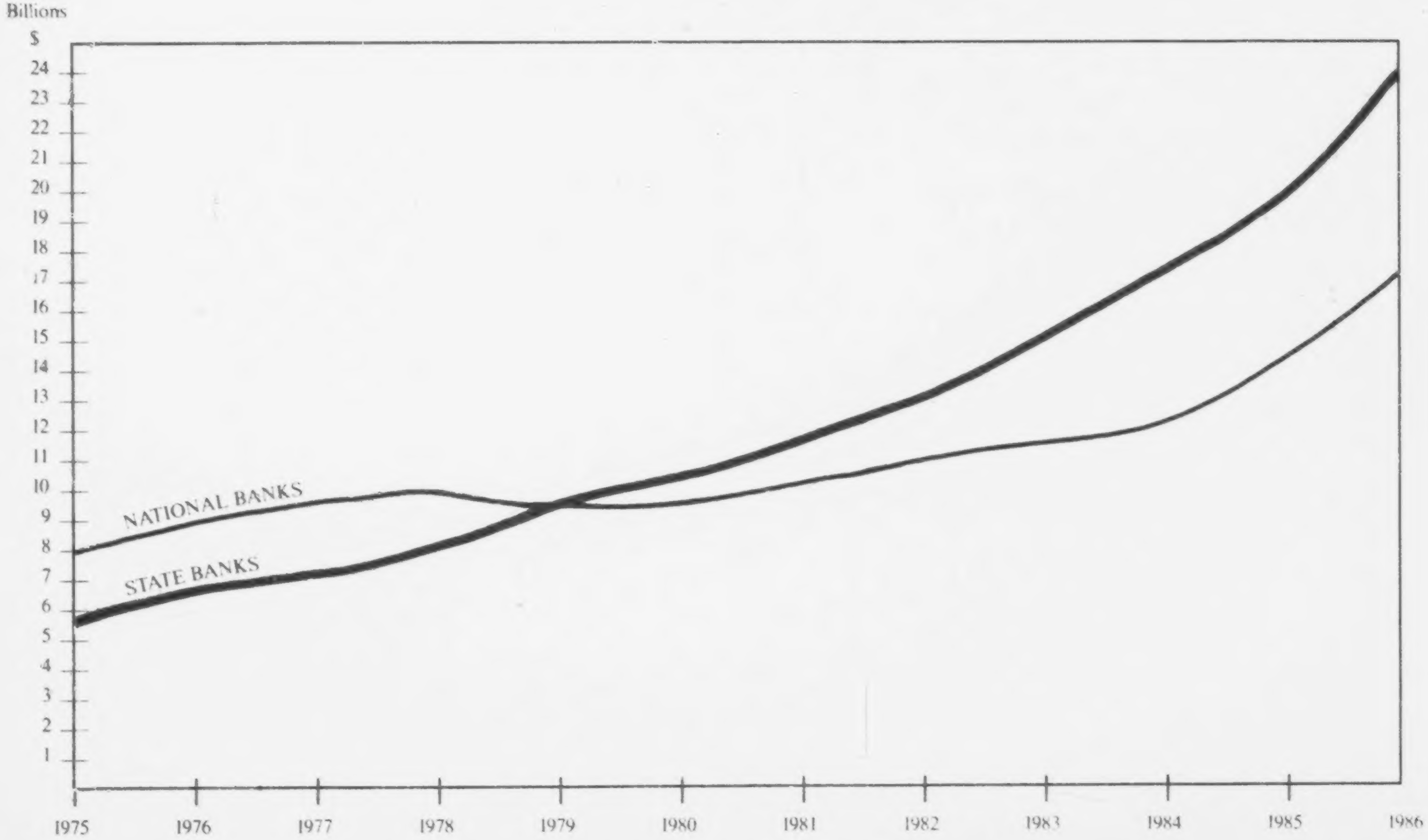
In each year the first day of January (New Year's Day), the third Monday in January (Lee-Jackson-King Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the Tuesday next following the first Monday in November (Election Day), the fourth Thursday in November (Thanksgiving Day), the twenty-fifth day of December (Christmas Day), or, whenever any of such days shall fall on Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1-Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART


COMMISSIONER
DIVISION OF RESEARCH AND STRUCTURE
Public Information
Research
Corporate Applications
Economic Investigations
DIVISION OF CONSUMER FINANCE
Examining Staff
Consumer Affairs
Debt Counseling Agencies
Money Order Sellers
DIVISION OF SAFETY AND SOUNDNESS BANKS AND SAVINGS AND LOANS
Monitoring and Analysis
Examining Staff
EDP Section
Trust Section
DIVISION OF CREDIT UNIONS
Examining Staff
DIVISION OF ADMINISTRATION AND FINANCE
Corporate Records Management
Personnel
Accounting and Budgetary Control
Revenue Processing
Procurement and Expenditure Processing

DOMESTIC DEPOSITS OF STATE AND NATIONAL BANKS

VIRGINIA 1975-1986



CONSOLIDATED REPORT OF CONDITION
VIRGINIA STATE BANKS
DECEMBER 31, 1985 AND DECEMBER 31, 1986
(DOLLAR AMOUNTS IN THOUSANDS)

	121 STATE BANKS DECEMBER 31, 1985 937 BRANCHES	122 STATE BANKS DECEMBER 31, 1986 964 BRANCHES
ASSETS		
1. Cash and balances due from depository institutions	$ 2,082,650	$ 3,197,857
2. Noninterest-bearing balances and currency and coin	1,675,600	2,350,619
3. Interest-bearing balances	407,050	847,238
4. Securities	4,787,889	5,411,197
5. Federal funds sold & securities purchased under agreements to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	1,157,119	1,656,815
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	16,453,994	18,659,504
8. LESS: Allowance for loan and lease losses	173,863	203,511
9. Loans and leases, net of unearned income and allowance for losses	$16,280,131	$18,455,993
10. Assets held in trading accounts	54,422	66,282
11. Premises and fixed assets (including capitalized leases)	556,296	585,636
12. Other real estate owned	18,000	12,686
13. Investments in unconsolidated subsidiaries and associated companies	2,468	5,398
14. Customers' liabilities to banks on acceptances outstanding	72,384	85,729
15. Intangible assets	49,033	43,252
16. Other assets	374,556	428,397
17. TOTAL ASSETS	$25,434,948	$29,949,242
LIABILITIES		
18. Deposits:		
19. (1) Noninterest-bearing	$ 4,281,368	$ 5,361,309
20. (2) Interest-bearing	15,889,258	18,456,543
21. In domestic offices	$20,170,626	$23,817,852
22. (1) Noninterest-bearing	1,200	47,468
23. (2) Interest-bearing	262,824	178,773
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 264,024	$ 226,241
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	2,618,898	3,049,043
26. Demand notes issued to the U.S. Treasury	197,239	278,528
27. Other borrowed money	90,887	220,143
28. Mortgage indebtedness and obligations under capitalized leases	63,896	55,483
29. Banks' liabilities on acceptances executed and outstanding	72,384	85,729
30. Notes and debentures subordinated to deposits	108,494	141,941
31. Other liabilities	269,401	272,853
32. TOTAL LIABILITIES	$23,855,849	$28,147,813
EQUITY CAPITAL		
33. Common Stock	$ 446,454	$ 472,357
34. Surplus	337,467	367,404
35. Undivided profits and capital reserves	795,178	961,668
36. TOTAL EQUITY	$ 1,579,099	$ 1,801,429
37. TOTAL LIABILITIES AND EQUITY CAPITAL	**$25,434,948**	**$29,949,242**

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

INTEREST INCOME:	1985	1986
Interest and fees on loans	$1,901,100	$1,977,068
Income from lease financing receivables	3,213	3,933
Interest on balances due from depository institutions	42,213	45,139
Interest and dividends on securities	349,391	394,383
Interest from assets held in trading accounts	5,052	6,371
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	81,309	80,174
TOTAL INTEREST INCOME	$2,382,278	$2,507,068
INTEREST EXPENSE:		
Interest on time certificates of deposit of $100,000 or more	$ 147,650	$ 165,186
Interest on other deposits	1,056,669	1,040,628
Interest on deposits in foreign offices, Edge and Agreement subsidiaries and IBF's	27,038	21,702
Expense of Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries and in IBF's	153,441	159,604
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	20,104	31,080
Interest on mortgage indebtedness and obligations under capitalized leases	5,791	4,974
Interest on notes and debentures, subordinated to deposits	5,346	7,171
TOTAL INTEREST EXPENSE	$1,416,039	$1,430,345
NET INTEREST INCOME	$ 966,239	$1,076,723
Provision for loan and lease losses	$ 101,126	$ 121,303
NONINTEREST INCOME:		
Income from fiduciary activities	$ 29,405	$ 32,423
Service charges on deposit accounts in domestic offices	87,564	97,580
Gains (losses) and fees from assets held in trading accounts	18,063	20,168
Other noninterest income	110,232	144,812
TOTAL NONINTEREST INCOME	$ 245,264	$ 294,983
Gains (losses) on securities not held in trading accounts	$ 9,061	$ 17,838
NONINTEREST EXPENSE:		
Salaries and employee benefits	$ 427,834	$ 474,812
Expenses of premises and fixed assets (net of rental income)	119,341	130,304
Other noninterest expense	273,054	318,774
TOTAL NONINTEREST EXPENSE	$ 820,229	$ 923,890
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 299,209	$ 344,351
APPLICABLE INCOME TAXES	$ 44,549	$ 47,443
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 254,660	$ 296,908
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	$ 17	$ 771
NET INCOME	$ 254,677	$ 297,679

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1986

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NUMBER OF BANKS IN GROUPS OF	0	28	42	31	16	5	122
SOURCE AND DISTRIBUTION OF INCOME:							
Percentage of Total Interest Income:							
INTEREST INCOME:							
Interest and fees on loan		69.90	75.03	71.49	71.27	81.05	78.86
Income from lease financing receivables			0.02	0.20		0.19	0.16
Interest on balances due from depository institutions		3.06	1.91	0.78	0.86	1.99	1.80
Interest and dividends on securities	—	19.63	17.63	23.04	25.65	13.48	15.73
Interest from assets held in trading accounts					—	0.34	0.25
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's		7.41	5.41	4.49	2.22	2.95	3.20
TOTAL INTEREST INCOME		100.00	100.00	100.00	100.00	100.00	100.00
INTEREST EXPENSE:							
Interest on time certificates of deposit of $100,000 or more	—	5.62	6.70	5.66	4.36	6.97	6.59
Interest on other deposits	—	45.11	46.56	50.47	49.03	39.20	41.51
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBF's	—	—	—	—	—	1.14	0.87
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries and in IBF's	—	0.06	0.60	0.21	0.88	8.23	6.37
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	—	0.15	0.04	0.11	0.21	1.59	1.24
Interest on mortgage indebtedness and obligations under capitalized leases	—	0.11	0.06	0.01	0.05	0.25	0.20
Interest on notes and debentures, subordinated to deposits	—	0.07	0.06	0.04	0.02	0.36	0.27
TOTAL INTEREST EXPENSE	—	52.12	54.02	56.50	54.55	57.74	57.05
NET INTEREST INCOME	—	47.88	45.98	43.50	45.45	42.26	42.95
Provision for loan and lease losses	—	8.40	4.49	3.20	2.41	5.27	4.84
NONINTEREST INCOME:							
Income from fiduciary activities	—	—	—	—	1.01	1.58	1.29
Service charges on deposit accounts in domestic offices	—	3.68	4.58	3.19	4.63	3.83	3.89
Gains (losses) and fees from assets held in trading accounts	—	—	—	—	—	1.06	0.80
Other noninterest income	—	2.77	2.81	2.97	3.72	6.59	5.78
TOTAL NONINTEREST INCOME	—	6.45	7.39	6.16	9.36	13.06	11.76
Gains (losses) on securities not held in trading accounts	—	1.51	1.43	0.13	0.13	0.78	0.71

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1986

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
NONINTEREST EXPENSE:							
Salaries and employee benefits		19.60	17.39	14.94	15.38	19.90	18.94
Expenses of premises and fixed assets (net of rental income)		6.56	6.45	4.09	4.19	5.33	5.20
Other noninterest expense		14.46	13.67	12.03	14.48	12.45	12.72
TOTAL NONINTEREST EXPENSE		40.62	37.51	31.06	34.05	37.68	36.86
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS		6.82	12.80	15.53	18.48	13.15	13.72
APPLICABLE INCOME TAXES		1.52	2.65	2.90	3.94	1.48	1.89
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS		5.30	10.15	12.63	14.54	11.67	11.83
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES			0.61				0.03
NET INCOME	—	5.30	10.76	12.63	14.54	11.67	11.86

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1986

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
DISTRIBUTION OF ASSETS:							
Percentage of Total Assets:							
Cash and balances due from depository institutions		10.96	10.57	6.46	7.71	11.43	10.68
Noninterest-bearing balances and currency and coin	—	6.96	7.44	5.59	6.55	8.26	7.85
Interest-bearing balances	—	4.00	3.13	0.87	1.16	3.17	2.83
Securities	—	20.75	18.51	26.30	27.93	16.01	18.07
Federal funds sold and securities purchased under agreements to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	—	10.44	7.75	7.12	3.65	5.37	5.53
Loans and lease financing receivables:							
Loans and leases, net of unearned income	—	54.04	59.65	57.58	58.06	63.61	62.30
LESS: Allowance for loan and lease losses	—	0.63	0.59	0.63	0.62	0.70	0.68
Loans and leases, net of unearned income and allowance for losses	—	53.41	59.06	56.95	57.44	62.91	61.62
Assets held in trading accounts	—	—	0.50	—	—	0.26	0.22
Premises and fixed assets (including capitalized leases)	—	2.82	2.22	1.81	1.96	1.93	1.96
Other real estate owned	—	0.24	0.11	0.13	0.07	0.02	0.04
Investments in unconsolidated subsidiaries and associated companies	—	—	0.02	0.01	0.01	0.02	0.02
Customer's liabilities to this bank on acceptances outstanding	—	—	—	—	—	0.37	0.29
Intangible assets	—	0.02	0.08	—	0.03	0.18	0.14
Other assets	—	1.36	1.18	1.22	1.20	1.50	1.43
TOTAL ASSETS	—	100.00	100.00	100.00	100.00	100.00	100.00

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1986

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10-25	25-50	50-100	100-500	Over 500	All Banks
DISTRIBUTION OF LIABILITIES:							
Percentage of Total Assets:							
Deposits							
Noninterest-bearing	—	18.17	18.48	16.01	18.34	17.98	17.90
Interest-bearing	—	68.74	70.51	74.83	71.62	58.46	61.63
In domestic offices	—	86.91	88.99	90.84	89.96	76.44	79.53
Noninterest-bearing	—	—	—	—	—	0.21	0.16
Interest-bearing	—	—	—	—	—	0.78	0.60
In foreign offices, Edge and Agreement subsidiaries, and IBF's	—	—	—	—	—	0.99	0.76
Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	—	0.11	1.03	0.32	1.17	13.00	10.18
Demand notes issued to the U.S. Treasury	—	0.20	0.10	0.06	0.31	1.16	0.93
Other borrowed money	—	—	0.01	0.05	0.03	0.95	0.74
Mortgage indebtedness and obligations under capitalized leases	—	0.12	0.07	0.03	0.06	0.22	0.19
Bank's liability on acceptances executed and outstanding	—	—	—	—	—	0.37	0.29
Notes and debentures subordinated to deposits	—	—	0.06	0.03	0.02	0.61	0.47
Other liabilities	—	0.71	0.76	0.86	0.81	0.93	0.91
TOTAL LIABILITIES	—	88.05	91.02	92.19	92.36	94.67	94.00
DISTRIBUTION OF EQUITY CAPITAL:							
Percentage of Total Assets:							
Common stock	—	4.34	2.40	1.65	1.72	1.44	1.58
Surplus	—	3.36	2.95	1.57	1.65	0.99	1.21
Undivided profits and capital reserves	—	4.25	3.63	4.59	4.27	2.90	3.21
TOTAL EQUITY CAPITAL	—	11.95	8.98	7.81	7.64	5.33	6.00
TOTAL LIABILITIES AND EQUITY CAPITAL	—	100.00	100.00	100.00	100.00	100.00	100.00
OTHER RATIOS							
In Percentage							
Loans (net) to deposits	—	61.46	66.37	62.69	63.86	81.26	76.76
Noninterest-bearing Deposits to Total Deposits	—	20.90	20.77	17.63	20.39	23.49	22.50
Bank Premises to Total Equity	—	23.64	24.72	23.22	25.70	36.22	32.51
Total Equity to Total Deposits	—	13.75	10.09	8.60	8.50	6.89	7.49
Equity & Subordinated Notes and Debentures to Assets	—	11.95	9.04	7.84	7.66	5.94	6.49

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

NEW BANKS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
12/6/85	County Bank of Chesterfield	10400 Hull Street Road Chesterfied County, VA	Approved 3/25/86
12/17/85	Security Bank Corporation	Westside of State Route 28, Centreville Road, 0.1 mile north of its intersection with Liberia Avenue, City of Manassas, VA	Approved 3/26/86

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

DATE RECEIVED	BANK	LOCATION	DISPOSITION
4/24/86	Coastal Virginia Bank	5505 Indian River Road Suite 201 City of Virginia Beach, VA	Approved 12/4/86
5/14/86	Prosperity Bank & Trust Company	5803 Rolling Road Springfield Fairfax County, VA	Approved 8/20/86
5/19/86	Virginia Bankers' Bank	565 Southlake Boulevard Southport Office Park Chesterfield County, VA	Approved 8/21/86
9/2/86	The Washington Bank (Phantom)	11800 Sunrise Valley Drive Reston, Fairfax County, VA	Approved 11/25/86
10/29/86	NCNB State Bank (Phantom)	110 Graham Park Road Dumfries, Prince William County, VA	Approved 12/23/86
12/16/86	People's Bank of Virginia Beach	613 Nevan Road City of Virginia Beach, VA	Pending
12/22/86	Regency Bank	207 West Franklin Street City of Richmond, VA	Pending

TRUST POWERS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
12/19/85	Commerce Bank	3450 Pacific Avenue City of Virginia Beach, VA	Approved 2/14/86

ACQUISITIONS TO ACQUIRE CONTROL OF VIRGINIA FINANCIAL INSTITUTIONS PURSUANT TO SECTION 6.1-383.1 OF THE VIRGINIA CODE

DATE RECEIVED	APPLICANT	DISPOSITION
1/30/86	Piedmont BankGroup, Incorporated, Martinsville, VA to acquire 100% of the voting shares of The First National Bank of Stuart, Stuart, VA pursuant to Section 6.1-383.1 of the Virginia Code.	Approved 3/14/86
7/3/86	Premier Bankshares Corporation, Tazewell, VA to acquire 100% of the voting shares of Bank of Speedwell, Speedwell, VA pursuant to Section 6.1-383.1 of the Virginia Code.	Approved 10/6/86
7/3/86	Premier Bankshares Corporation, Tazewell, VA to acquire 100% of the voting shares of the successor by merger of Tazewell National Bank, Tazewell, VA pursuant to Section 6.1-383.1 of the Virginia Code.	Approved 10/6/86
7/18/86	Piedmont BankGroup, Incorporated, Martinsville, VA to acquire 100% of the voting stock of The First National Bank of Saltville, Saltville, VA pursuant to Section 6.1-383.1 of the Virginia Code.	Approved 9/17/86
8/1/86	The Northern Virginia Banking Corporation, Sterling, VA to acquire 100% of the voting stock of The National Bank of Northern Virginia (organizing), Sterling, VA pursuant to Section 6.1-383.1 of the Virginia Code.	Approved 9/30/86
8/15/86	Northeastern Savings & Loan Association, Inc. Elizabeth City, NC to acquire 100% of the voting shares of Norfolk Industrial Loan Association, Norfolk, VA pursuant to Section 6.1-383.1 of the Virginia Code.	Approved 11/25/86
10/28/86	Premier Bankshares Corporation, Tazewell, VA to acquire not more than 46.7% of the voting stock of Peoples Bank Inc., Honaker, VA pursuant to Section 6.1-383.1 of the Virginia Code.	Pending
12/22/86	F&M National Corporation, Winchester, VA to acquire the successor by merger of The Middleburg National Bank, Middleburg, VA pursuant to Section 6.1-383.1 of the Virginia Code.	Pending

APPLICATIONS OF VIRGINIA BANK HOLDING COMPANIES TO ACQUIRE OUT-OF-STATE FINANCIAL INSTITUTIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE VIRGINIA CODE

DATE RECEIVED	APPLICANT	DISPOSITION
12/3/85	Sovran Financial Corporation, Norfolk, VA to acquire Suburban Bancorp, Bethesda, MD pursuant to Section 6.1-406 of the Virginia Code.	Approved 1/16/86
12/3/85	Sovran Financial Corporation, Norfolk, VA to acquire D.C. National Bancorp, Inc., Washington D.C. pursuant to Section 6.1-406 of the Virginia Code.	Approved 1/16/86
1/21/86	United Virginia Bankshares, Incorporated, Richmond, VA to acquire Bethesda Bancorporation, Bethesda, MD pursuant to Section 6.1-406 of the Virginia Code.	Approved 2/14/86
2/27/86	Dominion Bankshares Corporation, Roanoke, VA to acquire State National Bank of Maryland, Rockville, MD pursuant to Section 6.1-406 of the Virginia Code.	Approved 3/25/86
3/6/86	Dominion Bankshares Corporation, Roanoke, VA to acquire National Bank of Commerce, Washington, D.C. pursuant to Section 6.1-406 of the Virginia Code.	Approved 3/26/86
4/21/86	Bank of Virginia Company, Richmond, VA to acquire Security National Corporation, Washington, D.C. pursuant to Section 6.1-406 of the Virginia Code.	Approved 5/21/86
10/6/86	Dominion Bankshares Corporation, Roanoke, VA to acquire Nashville City Bank and Trust Company, Nashville, TN pursuant to Section 6.1-406 of the Virginia Code.	Approved 10/31/86
12/3/86	Dominion Bankshares Corporation, Roanoke, VA to acquire First National Corporation of Sparta, Sparta, TN pursuant to Section 6.1-406 of the Virginia Code.	Pending

APPLICATIONS OF OUT-OF-STATE BANK HOLDING COMPANIES TO ACQUIRE VIRGINIA FINANCIAL INSTITUTIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE VIRGINIA CODE

DATE RECEIVED	APPLICANT	DISPOSITION
7/14/86	Riggs National Corporation, Washington, D.C. to acquire The Riggs National Bank of Virginia, Fairfax County, VA, the successor by merger to Guaranty Bank and Trust Company, Fairfax County, VA pursuant to Chapter 15 of Title 6.1 of the Virginia Code.	Approved 10/31/86
9/2/86	Washington Bancorporation, Washington, D.C. to acquire The Washington Bank, Reston, VA, the successor by merger to Enterprise Bank Corporation, Reston, VA pursuant to Chapter 15 of Title 6.1 of the Virginia Code.	Approved 11/25/86
9/11/86	James Madison Limited, Washington, D.C. to acquire The McLean Bank National Association, McLean, VA, the successor by merger to The McLean Bank, McLean, VA pursuant to Chapter 15 of Title 6.1 of the Virginia Code.	Approved 11/25/86
10/29/86	NCNB Corporation, Charlotte, NC to acquire The Prince William Bank, Dumfries VA, the successor by merger to NCNB State Bank (Phantom), Dumfries, VA pursuant to Chapter 15 of Title 6.1 of the Virginia Code.	Approved 12/23/86

MERGERS

DATE RECEIVED	APPLICANT	DISPOSITION
1/2/86	The Suburban Bank, d/b/a F&M Bank, Richmond, VA to merge into it Virginia Capital Bank, Richmond, VA under the charter and title of "The Suburban Bank, d/b/a F&M Bank".	Approved 4/2/86
7/11/86	Community Bank of Powhatan (Phantom), Powhatan, VA to merge into it Central Virginia Bank, Powhatan, under the charter of Community Bank of Powhatan and title of "Central Virginia Bank".	Approved 11/25/86

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

DATE RECEIVED	APPLICANT	DISPOSITION
9/2/86	The Washington Bank (Phantom), Reston, VA to merge into it Enterprise Bank Corporation, Reston, VA under the charter and title of "The Washington Bank".	Approved 11/25/86
9/2/86	Community Bank of Lunenburg (Phantom), Kenbridge, VA to merge into The Lunenburg County Bank, Kenbridge, VA under the charter of Community Bank of Lunenburg and title of "The Lunenburg County Bank".	Approved 11/25/86
10/17/86	First Virginia Bank - Citizens, Clintwood, VA to merge into it Peoples Bank of Pound, Pound, VA under the charter of First Virginia Bank -Citizens and title of "First Virginia Bank of the Cumberlands".	Approved 12/4/86
10/17/86	United Virginia Bank, Richmond, VA to merge into it People's Bank of Chesapeake, Chesapeake, VA under the charter and title of "United Virginia Bank".	Approved 12/4/86
10/29/86	First Virginia Bank - Commonwealth, Grafton, VA to merge into it First Virginia Bank - Surry, Surry, VA under the charter and title of "First Virginia Bank - Commonwealth".	Approved 12/23/86
10/29/86	The Prince William Bank, Dumfries, VA to merge into it NCNB State Bank (Phantom), Dumfries, VA under the charter and title of "The Prince William Bank".	Approved 12/23/86

BRANCHES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
11/12/85	Commerce Bank Virginia Beach, VA	801 Water Street, City of Portsmouth, VA	Approved 2/14/86
12/2/85	Central Fidelity Bank Richmond, VA	4230 Plank Road, Spotsylvania County, VA	Approved 1/16/86
12/13/85	Suburban Bank, d/b/a F&M Bank Richmond, VA	9960 Midlothian Turnpike, Chesterfield County, VA	Approved 1/24/86
12/20/85	First Virginia Bank Falls Church, VA	Dominion Square Shopping Center, James Madison Highway & Belle Avenue, Town of Culpeper, Culpeper County, VA	Approved 2/14/86
12/23/85	First American Bank of Virginia McLean, VA	1501 Duke Street City of Alexandria, VA	Approved 2/28/86
12/30/85	Central Fidelity Bank Richmond, VA	Brandy Hill Plaza, 6549 Mechanicsville Pike, Hanover County, VA	Approved 2/28/86
1/13/86	Chesapeake Bank & Trust Chesapeake, VA	Battlefield Professional Park, 109 Wimbledon Square, City of Chesapeake, VA	Approved 2/28/86
1/24/86	First Virginia Bank- Middle Peninsula Urbanna, VA	Lancaster Square Shopping Center, Route 3, Kilmarnock, Lancaster County, VA	Denied 9/5/86
1/31/86	First Virginia Bank Falls Church, VA	2700 South Quincy Street, Fairfax County, VA	Approved 4/18/86
2/4/86	Peoples Bank of Virginia Richmond, VA	9970 Ironbridge Road, Chesterfield County, VA	Approved 3/25/86
2/7/86	Bank of Virginia Richmond, VA	Cave Spring Office Park, Route 419, Roanoke County, VA	Approved 4/2/86
2/10/86	First American Bank of Virginia McLean, VA	13344-A Franklin Farm Road, Fairfax County, VA	Approved 4/18/86

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

DATE RECEIVED	APPLICANT	LOCATION	DISPOSITION
2/10/86	First American Bank of Virginia McLean, VA	Washington Square Shopping Center, State Route 17 & Dare Road, Grafton, York County, VA	Approved 4/18/86
2/27/86	Central Fidelity Bank Richmond, VA	1801 Brook Road, Henrico County, VA	Approved 4/18/86
3/3/86	First Virginia Bank Falls Church, VA	14175 St. Germain Drive, Centreville, Fairfax County, VA	Approved 5/21/86
3/17/86	Dickenson-Buchanan Bank Haysi, VA	McClure Avenue, Town of Clintwood, Dickenson County, VA	Approved 5/27/86
3/26/86	First Virginia Bank Falls Church, VA	6045 Burke Centre Parkway, Burke, Fairfax County, VA	Approved 5/27/86
4/21/86	First American Bank of Virginia McLean, VA	Warren Campus Center, James Madison University, City of Harrisonburg, VA	Approved 5/21/86
4/23/86	First Virginia Bank-Southside Farmville, VA	Longwood Village Shopping Center, South Main Street & Milnwood Street, Town of Farmville, Prince Edward County, VA	Approved 6/30/86
4/23/86	First Commercial Bank Arlington, VA	66601 Old Dominion Drive, Fairfax County, VA	Withdrawn 10/24/86
4/29/86	The Bank of Marion Marion, VA	Parcel "E", Chilhowie Shopping Center, Smyth County, VA	Approved 6/24/86
5/5/86	First American Bank of Virginia McLean, VA	200 Leesburg Pike, Loudoun County, VA	Approved 6/24/86
5/6/86	Bank of Essex Tappahannock, VA	Central Garage, U.S. Route 360 & State Route 30 King William County, VA	Approved 8/20/86
5/8/86	Bank of Virginia Richmond, VA	12791 Harbor Drive, Woodbridge, Prince William County, VA	Approved 7/10/86
5/9/86	Central Fidelity Bank Richmond, VA	2129 General Booth Boulevard, City of Virginia Beach, VA	Approved 7/10/86
5/12/86	Hallmark Bank and Trust Company Springfield, VA	4115 Annandale Road, Fairfax County, VA	Approved 7/10/86
5/12/86	Heritage Bank & Trust Norfolk, VA	1450 South Military Highway, City of Chesapeake, VA	Approved 6/24/86
5/16/86	First Virginia Bank of Tidewater Norfolk, VA	2141 General Booth Boulevard, City of Virginia Beach, VA	Approved 7/10/86
5/29/86	Virginia Community Bank Louisa, VA	Northeast corner of Main Street & Cutler Avenue, Louisa, Louisa County, VA	Approved 7/25/86
5/30/86	The Bank of Tidewater Virginia Beach, VA	Providence Square Shopping Center, Providence Road, City of Virginia Beach, VA	Approved 8/14/86
6/2/86	Bank of Virginia Richmond, VA	10001 Courtview Lane, Chesterfield County, VA	Approved 7/25/86
6/18/86	First American Bank of Virginia McLean, VA	1324 North Great Neck Road, City of Virginia Beach, VA	Approved 9/3/86
6/19/86	Bank of Virginia Richmond, VA	4900 Seminary Road City of Alexandria, VA	Approved 8/20/86

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

DATE RECEIVED	BANK	LOCATION	DISPOSITION
6/24/86	Burke & Herbert Bank & Trust Company Alexandria, VA	8736-38 Cooper Road, Fairfax County, VA	Approved 8/20/86
6/27/86	First American Bank of Virginia McLean, VA	1636 South Military Highway, City of Chesapeake, VA	Approved 9/3/86
7/1/86	Central Fidelity Bank Richmond, VA	Gayton Centre, 12410 Gayton Road, Henrico County, VA	Approved 10/6/86
7/7/86	Union Bank & Trust Company Bowling Green, VA	Southwest corner of State Routes 208 & 639, Spotsylvania County, VA	Approved 9/3/86
7/31/86	Commerce Bank Virginia Beach, VA	Emporium Shoppes, Enfield & Cunningham Drives, City of Hampton, VA	Approved 9/30/86
8/25/86	First Virginia Bank-Central Charlottesville, VA	Dominion Square Shopping Center, James Madison Highway & Belle Avenue, Culpeper County, VA	Approved 10/6/86
9/9/86	The Bank of Tidewater Virginia Beach, VA	Giant Square Shopping Center, Independence Boulevard, City of Virginia Beach, VA	Approved 10/27/86
9/9/86	First Virginia Bank Falls Church, VA	11242 Waples Mill Road, Fairfax County, VA	Approved 11/25/86
9/16/86	The Bank of Southside Virginia Carson, VA	7601 Iron Bridge Road, Parcel #4, Chesterfield County, VA	Approved 11/6/86
10/1/86	Bank of Virginia Richmond, VA	Route 360 & Genito Road, Chesterfield County, VA	Approved 11/25/86
10/7/86	Central Fidelity Bank Richmond, VA	6020 Richmond Highway, Fairfax County, VA	Approved 12/4/86
10/17/86	Commerce Bank Virginia Beach, VA	150 Boush Street, City of Norfolk, VA	Pending
10/29/86	Central Fidelity Bank Richmond, VA	215 North Main Street, Town of Blacksburg, Montgomery County, VA	Pending
10/29/86	Princess Anne Commercial Bank Virginia Beach, VA	Corner of Cleveland Street & Kellam Road, City of Virginia Beach, VA	Approved 12/23/86
11/5/86	Commerce Bank Virginia Beach, VA	610 Thimble Shoals Boulevard, Suite 401, City of Newport News, VA	Pending
11/5/86	The Suburban Bank, d/b/a F&M Bank Richmond, VA	Northwest corner of Deerfield Drive & Ironbridge Road, Chesterfield County, VA	Pending
11/10/86	Fairfax Bank & Trust Company Fairfax, VA	8221 Old Courthouse Road, Vienna, Fairfax County, VA	Pending
11/10/86	Commerce Bank Virginia Beach, VA	610 Thimble Shoals Boulevard, Suite 201, City of Newport News, VA	Pending
11/14/86	First Virginia Bank-Colonial Richmond, VA	The Crossings Center, Oaklawn Boulevard, Prince George County, VA	Pending

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

DATE RECEIVED	BANK	LOCATION	DISPOSITION
11/24/86	Bank of Virginia Richmond, VA	U.S. Route 3, The Business Center, Town of Kilmarnock, Lancaster County, VA	Pending
11/28/86	Commerce Bank Virginia Beach, VA	610 Thimble Shoals Boulevard, City of Newport News, VA (Night Depository)	Pending
12/4/86	First American Bank of Virginia McLean, VA	Route 522, outparcel "B", Gateway Plaza, Town of Front Royal, Warren County, VA	Pending
12/9/86	United Virginia Bank Richmond, VA	3110 Fairview Park Drive, Fairfax County, VA	Pending
12/9/86	United Virginia Bank Richmond, VA	4601 North Fairfax Drive, Arlington County, VA	Pending
12/9/86	United Virginia Bank Richmond, VA	Tysons Dulles Plaza, 1430 Springhill Road, Fairfax County, VA	Pending
12/10/86	Fairfax Bank & Trust Company Fairfax, VA	14006 Lee Jackson Highway, Chantily, Fairfax County, VA	Pending
12/11/86	First American Bank of Virginia McLean, VA	2701 West Main Street, City of Waynesboro, VA	Pending
12/16/86	First American Bank of Virginia McLean, VA	677 North Battlefield Boulevard, Woodford Square Shopping Center, City of Chesapeake, VA	Pending
12/19/86	First Virginia Bank-Middle Peninsula Urbanna, VA	Opposite Lancaster Square Shopping Center, Route 3, Town of Kilmarnock, Lancaster County, VA	Pending
12/29/86	First Virginia Bank Falls Church, VA	12429 Hedges Run Drive, Lake Ridge, Prince William County, VA	Pending

MAIN OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
12/16/85	Dickenson-Buchanan Bank Haysi, VA	From: Main Street To: State Route 83 East both in Haysi, Dickenson County, VA	Approved 1/16/86
4/21/86	The Bank of Tidewater Virginia Beach, VA	From: 612 Nevan Road, Suite 1 To: 1548 Laskin Road both in the City of Virginia Beach, VA	Approved 6/24/86
6/2/86	First Virginia Bank-Central Charlottesville, VA	From: 1265 Seminole Trail (U.S. Route 29, North) To: Seminole Square Shopping Center, Seminole Court both in the City of Charlottesville, VA	Approved 7/18/86

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

REDESIGNATIONS OF MAIN OFFICE

DATE RECEIVED	BANK	LOCATION	DISPOSITION
6/9/86	Piedmont Trust Bank Collinsville, VA	From: 411 Virginia Avenue Henry County, VA To: 200 Church Street City of Martinsville, VA	Approved 7/10/86
10/10/86	Central Fidelity Bank Richmond, VA	From: 219 E. Broad Street To: James Center, Building 2 (authorized unopened branch) both in the City of Richmond, VA	Pending

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
12/17/85	Bank of Virginia Richmond, VA	From: 5379 Indian River Road (authorized, unopened) To: 1212 Lake James Drive Suite A both in the City of Virginia Beach, VA	Approved 1/16/86
12/24/85	Bank of Virginia Richmond, VA	From: 11009 W. Broad Street (authorized, unopened) To: Dominion Boulevard and W. Broad Street both in Henrico County, VA	Approved 1/16/86
1/6/86	First Virginia Bank-Colonial Richmond, VA	From: 1007 East Main Street To: 9 South 12th Street both in City of Richmond, VA	Approved 2/14/86
1/10/86	Bank of Virginia Richmond, VA	From: 1710 Goodridge Drive, McLean To: 8330 Boone Boulevard, Vienna both in Fairfax County, VA	Approved 3/24/86
1/24/86	Central Fidelity Bank Richmond, VA	From: 14006 Lee Jackson Highway To: 14000 Sulleyfield Circle both in Chantilly, Fairfax County, VA	Approved 2/14/86
2/3/86	First American Bank of Virginia McLean, VA	From: 501 East Granby Street To: Boush & Charlotte Streets both in the City of Norfolk, VA	Approved 3/14/86
2/26/86	Central Fidelity Bank Richmond, VA	From: 1002 Magnolia Avenue To: 2101 Forest Avenue both in the City of Buena Vista, VA	Approved 4/18/86
4/10/86	Commerce Bank Virginia Beach, VA	From: 801 Water Street To: One Crawford Street both in the City of Portsmouth, VA	Approved 5/5/86
4/18/86	People's Bank of Chesapeake Chesapeake, VA	From: 2005 South Military Highway To: Campostella Corners Shopping Center, Military From: **Highway at Campostella Road both in the City of Chesapeake, VA**	Approved 5/21/86

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

DATE RECEIVED	BANK	LOCATION	DISPOSITION
4/30/86	United Virginia Bank Richmond, VA	From: 4990 Fitzhugh Avenue To: 1601 Willow Lawn Drive both in Henrico County, VA	Approved 6/12/86
12/19/86	First Virginia Bank-Southwest Roanoke, VA	From: 25 West Church Avenue To: 601 South Jefferson Street both in the City of Roanoke, VA	Pending
12/22/86	American Bank Newport News, VA	From: 12437 Warwick Boulevard To: 12464 Warwick Boulevard both in the City of Newport News, VA	Pending

EFT FACILITIES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
5/7/86	First American Bank of Virginia McLean, VA	50 feet east of Blue Ridge Drive, inside Gibbons Hall, James Madison University, City of Harrisonburg, VA	Approved 5/12/86
7/31/86	Bank of Virginia Richmond, VA	4900 Seminary Road, City of Alexandria, VA	Approved 8/18/86
8/29/86	Bank of Virginia Richmond, VA	ODU Campus-Webb Center, City of Norfolk, VA	Approved 9/2/86
9/4/86	United Virginia Bank Richmond, VA	247-251 Commonwealth Boulevard, City of Martinsville, VA	Approved 9/9/86

BANK STATUS CHANGES — 1986
NEW BANKS AND TRUST COMPANIES

January	7	Community Trust Bank opened for business at 303 County Street, City of Portsmouth, VA.
April	8	Commerce Bank of Henrico opened for business at Broad Street at Pump Road, Henrico County, VA.
April	30	The CommonWealth Bank opened for business at 9310 Midlothian Turnpike, Chesterfield County, VA.
July	28	Security Bank Corporation opened for business at 8780 Centreville Road, City of Manassas, VA.
September	8	County Bank of Chesterfield opened for business at 10400 Hull Street Road, Chesterfield County, VA.
October	7	Prosperity Bank & Trust Company opened for business at 5803 Rolling Road, Suite 101, Springfield, Fairfax County, VA.

MERGERS

January	10	The First National Bank of Farmville, Farmville merged into First Virginia Bank-Southside (Phantom), Farmville, under the charter and title of "First Virginia Bank-Southside".
April	30	Virginia Capital Bank, Richmond merged into The Suburban Bank, d/b/a F&M Bank, Richmond under the charter and title of "The Suburban Bank, d/b/a F&M Bank".
June	30	Bank of Shawsville, Shawsville merged into Shawsville Interim Bank, Inc. (Phantom), Shawsville under the charter of Shawsville Interim Bank, Inc. and title of "Bank of Shawsville."

BANK STATUS CHANGES — 1986

December	31	NCNB State Bank (Phantom), Prince William County merged into The Prince William Bank, Prince William County under the charter and title of "The Prince William Bank."
December	31	Enterprise Bank Corporation, Reston, Fairfax County, merged into The Washington Bank (Phantom), Reston, Fairfax County under the charter and title of "The Washington Bank".
December	31	Central Virginia Bank, Powhatan County merged into Community Bank of Powhatan (Phantom), Powhatan County under the charter of Community Bank of Powhatan and title of "Central Virginia Bank".

BRANCH OPENINGS

January	6	Bank of Virginia, Richmond, opened a branch office at the southwest corner of Military Highway and Old Greenbrier Road, City of Chesapeake, VA
January	7	First Virginia Bank, Falls Church opened a branch office at Old Courthouse Road, Vienna, Fairfax County, VA.
January	27	First American Bank of Virginia, McLean, opened a branch office at University Mall, 10691 Braddock Road, Fairfax County, VA.
January	30	Bank of Virginia, Richmond opened a branch office at 1212 Lake James Drive, Suite A, City of Virginia Beach, VA.
February	5	First Virginia Bank, Falls Church opened a branch office at 14500 Smoketown Road, Prince William County, VA.
February	7	Commerce Bank, Virginia Beach opened a branch office at Portsmouth Boulevard, and Haysom Street (5515 Portsmouth Boulevard), City of Portsmouth, VA.
February	10	Suburban Bank, d/b/a F&M Bank, Richmond opened a branch office at 9960 Midlothian Turnpike, Chesterfield County, VA.
February	14	Commerce Bank, Virginia Beach opened a branch office at 801 Water Street, City of Portsmouth, VA.
February	21	Central Fidelity Bank, Richmond opened a branch office at 3050 Chain Bridge Road, Fairfax County, VA.
March	17	Independent Bank, Manassas opened a branch office at 8124 Sudley Road, Prince William County, VA.
March	17	Chesapeake Bank & Trust, Chesapeake opened a branch office at Battlefield Professional Park, 109 Wimbledon Square, City of Chesapeake, VA.
April	10	First Virginia Bank of Tidewater, Norfolk opened a branch office at 1008 Independence Boulevard, City of Virginia Beach, VA.
April	22	First American Bank of Virginia, McLean opened a branch office at 1201 Lake James Drive, City of Virginia Beach, VA.
April	24	First American Bank of Virginia, McLean opened a branch office at 13344-A Franklin Farm Road, Fairfax County, VA.
May	2	Central Fidelity Bank, Richmond opened a branch office at 4230 Plank Road, Spotsylvania County, VA.
May	12	Union Bank and Trust Company, Bowling Green opened a branch office at Route 3, 300 feet from its intersection with Route 639, Spotsylvania County, VA.
May	27	United Virginia Bank, Richmond opened a branch office at 3610-H King Street, City of Alexandria, VA.
May	30	Peoples Bank of Danville, Danville opened a branch office at Route 3, (eastside of Route 729, 1 mile north of Route 58) Pittsylvania County, VA.
June	11	First American Bank of Virginia, McLean opened a branch office at 1501 Duke Street, City of Alexandria, VA.
July	7	First Virginia Bank-Colonial, Richmond opened a branch office at Stoney Point Shopping Center, Huguenot Road and Stoney Point Road, City of Richmond, VA.
July	9	Bank of Virginia, Richmond, opened a branch office at Dominion Boulevard & West Broad Street Road, Henrico County, VA.

BANK STATUS CHANGES — 1986

July	9	Citizens Bank and Trust Company, Blackstone opened a branch office at the corner of Agnew Street & Namozine Avenue, Town of Burkeville, Nottoway County, VA.
July	14	Central Fidelity Bank, Richmond opened a branch office at 600 Thimble Shoals Boulevard, City of Newport News, VA.
July	16	The Bank of Franklin, Franklin opened a branch office at 201 North College Drive, City of Franklin, VA.
July	25	Dickenson-Buchanan Bank, Haysi opened a branch office at McClure Avenue, Dickenson County, VA.
July	31	First American Bank of Virignia, McLean opened a branch office at Warren Campus Center, James Madison University, City of Harrisonburg, VA.
September	2	Central Fidelity Bank, Richmond opened a branch office at Mountain View Shopping Plaza, U.S. Route 11, Botetourt County, VA.
September	11	Central Fidelity Bank, Richmond opened a branch office at Brandy Hill Plaza, 6549 Mechanicsville Pike, Hanover County, VA.
September	11	First American Bank of Virginia, McLean opened a branch office at Washington Square Shopping Center, intersection of State Route 17 & Dare Road, Grafton, York County, VA.
September	22	First Virginia Bank of Tidewater, Norfolk opened a branch office at 536 Newtown Road, City of Virginia Beach, VA.
September	27	Commerce Bank, Virginia Beach opened a branch office at 3113 Western Branch Boulevard, City of Chesapeake, VA.
September	29	Central Fidelity Bank, Richmond opened a branch office at 2129 General Booth Boulevard, City of Virginia Beach, VA.
October	1	Bank of Virginia, Richmond opened a branch office at State Route 419, Cave Spring Office Park, Roanoke County, VA.
October	2	First Virginia Bank - Southwest, Roanoke opened a branch office at Valley View Mall, 4922 Valley View Boulevard, City of Roanoke, VA.
October	10	The Bank of Tidewater, Virginia Beach opened a branch office at 5225 Providence Road, City of Virginia Beach, VA.
October	31	Chesapeake Bank & Trust, Chesapeake, opened a branch office at 1080 George Washington Highway, City of Chesapeake, VA.
October	31	First Virginia Bank of Tidewater, Norfolk opened a branch office at 2141 General Booth Boulevard, City of Virginia Beach, VA.
November	1	Peoples Bank of Virginia, Richmond opened a branch office at 9970 Ironbridge Road, Chesterfield County, VA.
November	15	Commerce Bank, Virginia Beach opened a branch office at the Emporium Shoppes, intersection of Enfield & Cunningham Drives (2189 Cunningham Drive) City of Hampton, VA.
November	17	First Virginia Bank-Colonial, Richmond opened a branch office at 6551 Centralia Road, Chesterfield County, VA.
November	25	First Virginia Bank, Falls Church opened a branch office at 14175 Saint Germain Drive, Centreville, Fairfax County, VA.
December	22	Burke & Herbert Bank & Trust Company, Alexandria opened a branch office at 8736-38 Cooper Road, Fairfax County, VA.
December	22	Heritage Bank & Trust, Norfolk opened a branch office at 1450 South Military Highway, City of Chesapeake, VA.
December	23	First Virginia Bank, Falls Church opened a branch office at 2700 South Quincy Street, Arlington County, VA.
December	29	First Virginia Bank-South Central, Amherst opened a branch office at the northeast corner of the intersection of U.S. Route 501 and State Route 24, Rustburg, Campbell County, VA.

MAIN OFFICE RELOCATIONS

February	24	Bank of the Commonwealth moved the location of its main office from the corner of Boush and Charlotte Streets to the corner of Boush and Freemason Streets, both in the City of Norfolk, VA.
September	15	Dickenson-Buchanan Bank moved the location of its main office from Main Street to State Route 83 East, both in Haysi, Dickenson County, VA.
October	14	The Bank of Tidewater moved the location of its main office from 612 Nevan Road, Suite One to 1548 Laskin Road, both in the City of Virginia Beach, VA.
November	28	Piedmont Trust Bank changed the designation of its main office from 411 Virginia Avenue, Town of Collinsville, Henry County to 200 Church Street, City of Martinsville, VA.

BRANCH OFFICE RELOCATIONS

January	30	Bank of Virginia, Richmond moved its branch office from 5379 Indian River Road (authorized, unopened) to 1212 Lake James Drive, Suite A both in the City of Virginia Beach, VA.
March	17	First American Bank of Virginia, McLean moved its branch office from 501 East Granby Street to Boush & Charlotte Streets both in the City of Norfolk, VA.
March	24	Bank of Virginia, Richmond moved its branch office from 1710 Goodridge Drive, McLean to 8330 Boone Boulevard, Vienna both in Fairfax County, VA.
April	7	United Virginia Bank, Richmond moved its branch office from 1100 Norwood Street to 1000 Norwood Street both in the City of Radford, VA.
April	14	First Virginia Bank-Southwest, Roanoke moved its branch office from 4344 Avenham Avenue, Southwest to 4209 Starkey Road both in Roanoke County, VA.
May	30	Blue Ridge Bank, Floyd moved its branch office from 28 East Main Street to 200 College Street, N.W. both in the Town of Christiansburg, Montgomery County, VA.
June	16	Peoples Bank of Chesapeake, Chesapeake moved its branch office from 2005 South Military Highway to Campostella Corners Shopping Center, Military Highway & Campostella Road both in the City of Chesapeake, VA.
July	21	Central Fidelity Bank, Richmond moved its branch office from 14006 Lee Jackson Highway to 14000 Sulleyfield Circle both in Chantilly, Fairfax County, VA.
July	28	First Virginia Bank, Falls Church moved its branch office form 14434 Jefferson Davis Highway to 14000 Jefferson Davis Highway both in Woodbridge, Prince William County, VA.
August	4	First Virginia Bank-Colonial, Richmond moved its branch office from 1007 East Main Street to 9 South 12th Street both in the City of Richmond, VA.
August	4	American Bank, Newport News moved its branch office from 306-308 High Street to 444 Crawford Street both in the City of Portsmouth, VA.
November	17	First Virginia Bank, Falls Church moved its branch office from 14951 Washington Street to 14901 Washington Street both in Haymarket, Prince William County, VA.
December	12	United Virginia Bank, Richmond moved its branch office from 4990 Fitzhugh Avenue to 1601 Willow Lawn Drive, Willow Lawn Shopping Center, both in Henrico County, VA.

EFT FACILITY OPENINGS

April	4	Bank of Virginia, Richmond opened an EFT Facility at 1200 East Marshall Street, City of Richmond, VA.
August	26	First American Bank of Virginia, McLean opened an EFT Facility 500 feet east of Blue Ridge Drive, inside Gibbons Hall, James Madison University, City of Harrisonburg, VA.
September	2	Bank of Virginia, Richmond opened an EFT Facility at Old Dominion University, Webb Student Center, City of Norfolk, VA.
September	4	United Virginia Bank, Richmond opened an EFT Facility at 247-251 Commonwealth Boulevard, City of Martinsville, VA.

BANK STATUS CHANGES — 1986

November	11	Bank of Virginia, Richmond opened an EFT Facility at 4900 Seminary Road, City of Alexandria, VA.

BRANCH OFFICE CLOSINGS

February	7	Suburban Bank, d/b/a F&M Bank, Richmond closed its branch office at 122 Buford Road, Chesterfield County, VA.
March	21	United Virginia Bank, Richmond, closed its branch office at Franklin Plaza Shopping Center, Franklin County, VA.
March	31	Bank of Virginia, Richmond, closed its branch office at 333 Waterside Drive, City of Norfolk, VA.
April	4	United Virginia Bank, Richmond, closed its branch office at 700 Norwood Street, City of Radford, VA.
June	23	Central Fidelity Bank, Richmond, closed its branch office at 600 East Atlantic Street, City of Emporia, VA.
June	27	First American Bank of Virginia, McLean, closed its branch office at 14346 Old Courthouse Way, City of Newport News, VA.
August	15	First American Bank of Virginia, McLean, closed its branch office at 3413 Armistead Avenue, City of Hampton, VA.
August	29	Bank of Virginia, Richmond, closed its branch office at Webb Center, Old Dominion University, City of Norfolk, VA.
September	10	United Virginia Bank, Richmond, closed its branch office at 247-251 Commonwealth Boulevard, City of Martinsville, VA.
September	20	First Virginia Bank of Tidewater, Norfolk closed its branch office at 1025 Newtown Road, City of Norfolk, VA.
September	26	Bank of Virginia, Richmond closed its branch office (night depository) at 610 Thimble Shoals Boulevard, City of Newport News, VA.
October	25	Bank of the Commonwealth, Norfolk closed its branch office at 7530 Tidewater Drive, City of Norfolk, VA.
November	30	Central Fidelity Bank, Richmond closed its branch office at the Norfolk Naval Shipyard, City of Portsmouth, VA.
December	19	First Virginia Bank-Colonial, Richmond closed its branch office at 7023 Forest Hill Avenue, City of Richmond, VA.

NEW MEMBERS — FEDERAL RESERVE SYSTEM

January	7	Community Trust Bank, Portsmouth became a member of the Federal Reserve System this date.
January	13	First Virginia Bank-Southside, Farmville became a member of the Federal Reserve System this date.
April	8	Commerce Bank of Henrico, Henrico County became a member of the Federal Reserve System this date.
April	30	The CommonWealth Bank, Richmond became a member of the Federal Reserve System this date.
July	28	Security Bank Corporation, Manassas became a member of the Federal Reserve System this date.
September	8	County Bank of Chesterfield, Chesterfield County became a member of the Federal System this date.
October	7	Prosperity Bank & Trust Company, Springfield became a member of the Federal Reserve System this date.

STATE CHARTERED BANKS THAT MERGED INTO NATIONAL BANKS

January	1	Bank of Greene, Ruckersville, VA merged into Jefferson National Bank, Charlottesville, VA, there were no branch offices.

BANK STATUS CHANGES — 1986

March	31	Continental Bank & Trust Company, Springfield, VA merged into Dominion Bank of Northern Virginia, National Association, Vienna, VA, there was 1 branch office.
October	31	Peoples Bank of Stafford, Falmouth, VA merged into Jefferson National Bank, Charlottesville, VA, there were 4 branch offices.
December	8	Guaranty Bank and Trust Company, Fairfax, VA merged into The Riggs National Bank of Virginia (Phantom), Merrifield, VA there were 5 branch offices.
December	31	The McLean Bank, McLean, VA merged into TMB National Bank (Phantom), McLean, VA there were 4 branch offices.

REPORT OF CONDITION

	B-953 *HIGHLANDS UNION BANK ABINGDON 1 OFFICE	B-929 THE BANK OF ALEXANDRIA ALEXANDRIA 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 612	$ 1,770
3. Interest-bearing balances	1,700	603
4. Securities	2,875	3,759
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,685	4,320
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	7,009	18,886
8. LESS: Allowance for loan and lease losses	80	317
9. Loans and leases, net of unearned income and allowance for losses	$ 6,929	$18,569
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	873	1,061
12. Other real estate owned	—	58
13. Investments in unconsolidated subsidiaries and associated companies		—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	118	300
17. TOTAL ASSETS	$15,792	$30,440
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 2,978	$ 5,931
20. (2) Interest-bearing	10,476	22,231
21. In domestic offices	$13,454	$28,162
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's		26
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money		—
28. Mortgage indebtedness and obligations under capitalized leases	—	14
29. Bank's liabilities on acceptances executed and outstanding		—
30. Notes and debentures subordinated to deposits	—	400
31. Other liabilities	179	174
32. TOTAL LIABILITIES	$13,633	$28,776
EQUITY CAPITAL		
33. Common Stock	$ 1,038	$ 1,858
34. Surplus	519	2,006
35. Undivided profits and capital reserves	602	(2,200)
36. TOTAL EQUITY	$ 2,159	$ 1,664
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$15,792	$30,440

*Member of Federal Reserve System

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-638	B-838	B-927	B-818	B-12	
BURKE & HERBERT BANK & TRUST COMPANY	*FIRST VIRGINIA BANK-SOUTH CENTRAL	*ARLINGTON BANK	*FIRST COMMERCIAL BANK	*BANK OF CLARKE COUNTY	
ALEXANDRIA	AMHERST	ARLINGTON	ARLINGTON	BERRYVILLE	
8 OFFICES	5 OFFICES	2 OFFICES	2 OFFICES	2 OFFICES	
					1.
$ 22,001	$ 2,377	$ 8,709	$ 5,594	$ 2,769	2.
					3.
75,722	4,188	642	12,403	8,269	4.
17,150	855	5,000	6,505	16,000	5.
					6.
116,653	27,773	35,031	38,665	37,780	7.
1,159	342	339	388	400	8.
$115,494	$ 27,431	$ 34,692	$ 38,277	$ 37,380	9.
					10.
5,499	1,113	451	822	2,320	11.
			684		12.
					13.
					14.
					15.
3,142	307	283	907	572	16.
$239,008	$ 36,271	$ 49,777	$ 65,192	$ 67,310	17.
					18.
$ 65,654	$ 5,928	$ 13,186	$ 21,787	$ 9,801	19.
156,872	27,042	31,355	39,509	52,726	20.
$222,526	$ 32,970	$ 44,541	$ 61,296	$ 62,527	21.
					22.
					23.
$	$	$	$	$	24.
	696				25.
					26.
					27.
618	27		54		28.
					29.
					30.
892	406	292	420	456	31.
$224,036	$ 34,099	$ 44,833	$ 61,770	$ 62,983	32.
$ 1,000	$ 1,000	$ 1,778	$ 1,006	$ 330	33.
4,000	500	3,251	1,005	780	34.
9,972	672	(85)	1,411	3,217	35.
$ 14,972	$ 2,172	$ 4,944	$ 3,422	$ 4,327	36.
$239,008	$ 36,271	$ 49,777	$ 65,192	$ 67,310	37.

REPORT OF CONDITION

	B-877 *BIG STONE GAP BANK AND TRUST COMPANY BIG STONE GAP	B-15 *CITIZENS BANK AND TRUST COMPANY BLACKSTONE
	1 OFFICE	4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 1,270	$ 3,834
3. Interest-bearing balances	600	300
4. Securities	3,051	26,567
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,860	6,500
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	8,774	44,509
8. LESS: Allowance for loan and lease losses	120	503
9. Loans and leases, net of unearned income and allowance for losses	$ 6,654	$44,006
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	389	1,256
12. Other real estate owned	252	282
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	219	1,235
17. TOTAL ASSETS	$14,295	$83,980
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 872	$ 8,609
20. (2) Interest-bearing	12,350	67,782
21. In domestic offices	$13,222	$76,391
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	64	869
32. TOTAL LIABILITIES	$13,286	$77,260
EQUITY CAPITAL		
33. Common Stock	$ 500	$ 1,250
34. Surplus	500	850
35. Undivided profits and capital reserves	9	4,620
36. TOTAL EQUITY	$ 1,009	$ 6,720
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$14,295	$83,980

*Member of Federal Reserve System

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-411	B-20	B-26	B-30	B-946	
THE BLUE GRASS VALLEY BANK	*UNION BANK AND TRUST COMPANY	*FIRST VIRGINIA BANK-PLANTERS	BANK OF BUCHANNAN	THE BANK SOUTHSIDE VIRGINIA	
BLUE GRASS	BOWLING GREEN	BRIDGEWATER	BUCHANAN	CARSON	
1 OFFICE	6 OFFICES	4 OFFICES	1 OFFICE	7 OFFICES	
					1.
$ 321	$ 6,503	$ 2,410	$ 674	$ 6,989	2.
—	509	—	—	6,617	3.
4,625	33,958	18,067	8,866	31,891	4.
700	900	2,090	1,500	3,800	5.
					6.
4,332	87,280	39,220	14,095	63,679	7.
125	750	533	118	600	8.
$ 4,207	$ 86,530	$ 38,687	$ 13,977	$ 63,079	9.
—	—	—	—	—	10.
52	3,360	1,213	499	1,572	11.
14	442	—	—	246	12.
—	—	—	—	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
155	1,362	616	325	1,880	16.
$ 10,074	$133,564	$ 63,083	$ 25,841	$116,074	17.
					18.
$ 1,775	$ 18,048	$ 7,551	$ 3,239	$ 12,897	19.
6,881	103,344	50,094	19,802	88,089	20.
$ 8,656	$121,392	$ 57,645	$ 23,041	$100,986	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
$ —	$ —	$ —	$ —	$ —	24.
—	—	454	—	—	25.
—	—	—	—	—	26.
—	—	—	—	—	27.
—	156	—	—	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
96	950	644	201	1,654	31.
$ 8,752	$122,498	$ 58,743	$ 23,242	$102,640	32.
$ 50	$ 3,600	$ 1,300	$ 214	$ 290	33.
65	1,400	325	337	2,000	34.
1,207	6,066	2,715	2,048	11,144	35.
$ 1,322	$ 11,066	$ 4,340	$ 2,599	$ 13,434	36.
$ 10,074	$133,564	$ 63,083	$ 25,841	$116,074	37.

	B-986 *ALBEMARLE BANK AND TRUST COMPANY CHARLOTTESVILLE 2 OFFICES	B-902 *FIRST VIRGINIA BANK-CENTRAL CHARLOTTESVILLE 7 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 2,041	$ 7,051
3. Interest-bearing balances	500	
4. Securities	296	12,925
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	5,430	4,110
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	9,454	34,279
8. LESS: Allowance for loan and lease losses	95	412
9. Loans and leases, net of unearned income and allowance for losses	$ 9,359	$33,867
10. Assets held in trading accounts		
11. Premises and fixed assets (including capitalized leases)	1,197	1,861
12. Other real estate owned	160	56
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liabilities to this banks on acceptances outstanding		
15. Intangible assets		
16. Other assets	155	502
17. TOTAL ASSETS	$19,138	$60,372
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 6,890	$15,330
20. (2) Interest-bearing	9,329	40,277
21. In domestic offices	$16,219	$55,607
22. (1) Noninterest-bearing		
23. (2) Interest-bearing		
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$	$
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's		452
26. Demand notes issued to the U.S. Treasury		
27. Other borrowed money		
28. Mortgage indebtedness and obligations under capitalized leases		
29. Bank's liabilities on acceptances executed and outstanding		
30. Notes and debentures subordinated to deposits		
31. Other liabilities	135	459
32. TOTAL LIABILITIES	$16,354	$56,518
EQUITY CAPITAL		
33. Common Stock	$ 1,281	$ 2,100
34. Surplus	260	875
35. Undivided profits and capital reserves	1,243	879
36. TOTAL EQUITY	$ 2,784	$ 3,854
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$19,138	$60,372

*Member of Federal Reserve System

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-961 CHESAPEAKE BANK & TRUST CHESAPEAKE 6 OFFICES	B-726 PEOPLE'S BANK OF CHESAPEAKE CHESAPEAKE 7 OFFICES	B-975 *THE COMMONWEALTH BANK CHESTERFIELD 1 OFFICE	B-992 *COUNTY BANK OF CHESTERFIELD CHESTERFIELD 1 OFFICE	B-853 THE MARINE BANK CHINCOTEAGUE 1 OFFICE	
					1.
$ 6,833	$ 7,360	$ 2,304	$ 1,299	$ 1,155	2.
—	—	799	1,797	—	3.
5,604	9,907	1,387	2,019	827	4.
2,900	14,840	6,455	—	2,850	5.
					6.
58,419	54,192	2,856	5,761	7,806	7.
563	689	23	30	90	8.
$ 57,856	$ 53,503	$ 2,833	$ 5,731	$ 7,716	9.
—		—	—	—	10.
1,811	2,297	375	948	271	11.
375	—	—	—	5	12.
—	—	—	—	—	13.
—	—		—	—	14.
—		—	61	—	15.
844	743	120	134	113	16.
$ 76,223	$ 88,650	$ 14,273	$ 11,989	$ 12,937	17.
					18.
$ 15,594	$ 19,482	$ 6,236	$ 2,288	$ 2,721	19.
54,274	62,248	5,259	5,759	8,902	20.
$ 69,868	$ 81,730	$ 11,495	$ 8,047	$ 11,623	21.
—	—	—	—	—	22.
	—	—		—	23.
$ —	$ —	$ —	$ —	$ —	24.
			—	—	25.
			—	—	26.
—		—		—	27.
—			—	22	28.
—		—		—	29.
200				—	30.
717	626	20	30	55	31.
$ 70,785	$ 82,356	$ 11,515	$ 8,077	$ 11,700	32.
$ 1,608	$ 1,117	$ 2,000	$ 2,670	$ 208	33.
1,850	1,424	600	801	286	34.
1,980	3,753	158	441	743	35.
$ 5,438	$ 6,294	$ 2,758	$ 3,912	$ 1,237	36.
$ 76,223	$ 88,650	$ 14,273	$ 11,989	$ 12,937	37.

	B-962 *FIRST VIRGINIA BANK-CITIZENS CLINTWOOD 1 OFFICE	B-935 *MINERS EXCHANGE BANK COEBURN 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 905	$ 1,407
3. Interest-bearing balances	—	290
4. Securities	7,974	5,090
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,160	825
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	17,235	10,620
8. LESS: Allowance for loan and lease losses	116	149
9. Loans and leases, net of unearned income and allowance for losses	$17,119	$10,471
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	237	826
12. Other real estate owned	—	85
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	280	176
17. TOTAL ASSETS	$28,675	$19,170
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 2,871	$ 3,305
20. (2) Interest-bearing	21,982	13,458
21. In domestic offices	$24,853	$16,763
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	217	127
32. TOTAL LIABILITIES	$25,070	$16,890
EQUITY CAPITAL		
33. Common Stock	$ 700	$ 1,150
34. Surplus	300	1,150
35. Undivided profits and capital reserves	2,605	(20)
36. TOTAL EQUITY	$ 3,605	$ 2,280
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$28,675	$19,170

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-932 *FIRST VIRGINIA BANK-HIGHLANDS COVINGTON 3 OFFICES	B-893 *THE STATE BANK OF THE ALLEGHENIES COVINGTON 1 OFFICE	B-933 *FIRST VIRGINIA BANK-DAMASCUS DAMASCUS 5 OFFICES	B-471 FIRST STATE BANK DANVILLE 1 OFFICE	B-894 *PEOPLES BANK OF DANVILLE DANVILLE 7 OFFICES	
					1.
$ 2,917	$ 1,310	$ 1,485	$ 531	$ 8,572	2.
—	100	—	5,014	18,798	3.
39,994	9,334	16,311	4,143	18,929	4.
4,210	3,350	375	650	200	5.
					6.
48,771	17,375	31,847	9,082	67,393	7.
454	237	371	78	383	8.
$ 48,317	$ 17,138	$ 31,476	$ 9,004	$ 67,010	9.
—	—	—	—	—	10.
1,899	511	1,038	298	2,391	11.
—	—	—	18	123	12.
—	—	—	—	138	13.
—	—	—	—	—	14.
—	—	—	—	68	15.
1,290	307	698	179	974	16.
$ 98,627	$ 32,050	$ 51,383	$ 19,837	$117,203	17.
					18.
$ 11,205	$ 2,919	$ 5,481	$ 1,460	$ 21,050	19.
79,414	26,744	41,129	14,194	86,767	20.
$ 90,619	$ 29,663	$ 46,610	$ 15,654	$107,817	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
$ —	$ —	$ —	$ —	$ —	24.
60	—	—	—	—	25.
—	—	—	713	586	26.
—	—	—	—	—	27.
—	—	—	—	350	28.
—	—	—	—	—	29.
—	—	—	—	500	30.
727	252	669	157	1,394	31.
$ 91,406	$ 29,915	$ 47,279	$ 16,524	$110,647	32.
$ 2,300	$ 594	$ 900	$ 500	$ 1,218	33.
2,300	773	900	2,000	3,569	34.
2,621	768	2,304	813	1,769	35.
$ 7,221	$ 2,135	$ 4,104	$ 3,313	$ 6,556	36.
$ 98,627	$ 32,050	$ 51,383	$ 19,837	$117,203	37.

REPORT OF CONDITION

	B-655 *VIRGINIA BANK AND TRUST COMPANY DANVILLE 3 OFFICES	B-755 THE PRINCE WILLIAM BANK DUMFRIES 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 2,143	$ 4,314
3. Interest-bearing balances	10,253	—
4. Securities	12,097	1,761
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	3,325	3,400
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	28,642	15,051
8. LESS: Allowance for loan and lease losses	284	162
9. Loans and leases, net of unearned income and allowance for losses	$28,358	$14,889
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	719	254
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	950
16. Other assets	528	237
17. TOTAL ASSETS	$57,423	$25,805
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 7,707	$ 8,928
20. (2) Interest-bearing	44,805	13,981
21. In domestic offices	$52,512	$22,909
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	522
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	200
31. Other liabilities	540	214
32. TOTAL LIABILITIES	$53,052	$23,845
EQUITY CAPITAL		
33. Common Stock	$ 750	$ —
34. Surplus	450	1,960
35. Undivided profits and capital reserves	3,171	—
36. TOTAL EQUITY	$ 4,371	$ 1,960
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$57,423	$25,805

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-531 THE EASTVILLE BANK EASTVILLE 1 OFFICE	B-508 PEOPLES BANK OF EWING EWING 3 OFFICES	B-966 *FAIRFAX BANK & TRUST COMPANY FAIRFAX 1 OFFICE	B-967 *THE GEORGE MASON BANK FAIRFAX 2 OFFICES	B-746 *FIRST VIRGINIA BANK FALLS CHURCH 83 OFFICES	
					1.
$ 546	$ 889	$ 7,269	$ 9,843	$ 180,067	2.
500	1,569	500	500	—	3.
5,310	8,449	5,657	40,624	368,604	4.
825	—	5,890	10,875	126,180	5.
					6.
15,381	13,458	17,078	61,695	1,059,021	7.
142	55	103	493	13,782	8.
$ 15,239	$ 13,403	$ 16,975	$ 61,202	$1,045,239	9.
—	—	—	—	—	10.
297	526	131	1,472	26,641	11.
—	—	—	—	284	12.
—	—	—	—	—	13.
—	—	—	—	—	14.
—	—	—	—	168	15.
470	597	301	1,328	23 348	16.
$ 23,187	$ 25,433	$ 36,723	$125,844	$1,770,531	17.
					18.
$ 3,006	$ 2,534	$ 17,079	$ 25,821	$ 390,577	19.
16,396	20,459	13,918	84,303	1,232,159	20.
$ 19,402	$ 22,993	$ 30,997	$110,124	$1,622,736	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
$ —	$ —	$ —	$ —	$ —	24.
—	155	2,359	3,971	14,877	25.
—	—	—	2,184	—	26.
—	12	—	173	8 665	27.
—	—	—	—	783	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
329	288	184	400	13,309	31.
$ 19,731	$ 23,448	$ 33,540	$116,852	$1,660,370	32.
$ 275	$ 235	$ 1,500	$ 1,430	$ 21,000	33.
400	465	750	1,586	21,000	34.
2,781	1,285	933	5,976	68,161	35.
$ 3,456	$ 1,985	$ 3,183	$ 8,992	$ 110,161	36.
$ 23,187	$ 25,433	$ 36,723	$125,844	$1,770,531	37.

REPORT OF CONDITION

	B-988 *FIRST VIRGINIA BANK-SOUTHSIDE FARMVILLE 8 OFFICES	B-85 THE BANK OF FINCASTLE FINCASTLE 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 3,571	$ 1,160
3. Interest-bearing balances	1,000	1,300
4. Securities	43,448	5,166
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	3,870	650
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	46,925	12,986
8. LESS: Allowance for loan and lease losses	787	110
9. Loans and leases, net of unearned income and allowance for losses	$ 46,138	$12,876
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,224	352
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	1,474	305
17. TOTAL ASSETS	$100,725	$21,809
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 14,308	$ 5,765
20. (2) Interest-bearing	74,451	14,269
21. In domestic offices	$ 88,759	$20,034
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,006	57
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	1,318	146
32. TOTAL LIABILITIES	$ 91,083	$20,237
EQUITY CAPITAL		
33. Common Stock	$ 1,500	$ 54
34. Surplus	2,000	324
35. Undivided profits and capital reserves	6,142	1,194
36. TOTAL EQUITY	$ 9,642	$ 1,572
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$100,725	$21,809

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-799	B-87	B-941	B-951	B-768	
PLANTERS BANK & TRUST COMPANY OF VIRGINIA	THE BANK OF FLOYD	*BLUE RIDGE BANK	*THE COMMUNITY BANK OF FOREST	THE BANK OF FRANKLIN	
FISHERSVILLE	FLOYD	FLOYD	FOREST	FRANKLIN	
9 OFFICES	1 OFFICE	2 OFFICES	2 OFFICES	3 OFFICES	
					1.
$ 10,630	$ 1,405	$ 1,537	$ 1,509	$ 795	2.
—	750	3,599	—	1,000	
					3.
64,112	34,520	2,320	1,526	9,450	4.
—	3,150	—	315	7,100	5.
					6.
103,234	37,053	16,738	14,824	29,126	7.
1,205	498	83	73	304	8.
$102,029	$ 36,555	$ 16,655	$ 14,751	$ 28,822	9.
—	—	—	—	—	10.
2,691	701	657	720	847	11.
—	27	—	121	5	12.
—	—	138	—	—	13.
—	—	—	—	—	14.
592	—	28	—	—	15.
2,168	963	194	293	435	16.
$182,222	$ 78,071	$ 25,128	$ 19,235	$ 48,454	17.
					18.
$ 27,528	$ 7,092	$ 2,116	$ 4,064	$ 5,754	19.
139,639	62,952	20,873	13,338	38,791	20.
$167,167	$ 70,044	$ 22,989	$ 17,402	$ 44,545	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
$ —	$ —	$ —	$ —	$ —	24.
1,500	900	200	—	—	25.
—	—	70	—	—	26.
—	—	—	—	—	27.
	—	148	279	—	28.
—	—	—	—	—	29.
—	—	350	—	—	30.
691	416	163	339	297	31.
$169,358	$ 71,360	$ 23,920	$ 18,020	$ 44,842	32.
$ 5,000	$ 600	$ 617	$ 527	$ 317	33.
3,554	1,200	231	264	1,260	34.
4,310	4,911	360	424	2,035	35.
$ 12,864	$ 6,711	$ 1,208	$ 1,215	$ 3,612	36.
$182,222	$ 78,071	$ 25,128	$ 19,235	$ 48,454	37.

REPORT OF CONDITION

	B-801 THE PEOPLES BANK OF FRONT ROYAL FRONT ROYAL 1 OFFICE	B-955 *FIRST VIRGINIA BANK-COMMONWEALTH GRAFTON 5 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 2,054	$ 3,143
3. Interest-bearing balances	100	—
4. Securities	7,478	2,087
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,300	2,200
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	17,758	34,039
8. LESS: Allowance for loan and lease losses	134	282
9. Loans and leases, net of unearned income and allowance for losses	$17,624	$33,757
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	596	1,199
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	157
16. Other assets	360	257
17. TOTAL ASSETS	$29,512	$42,800
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 4,077	$ 8,925
20. (2) Interest-bearing	21,604	30,656
21. In domestic offices	$25,681	$39,581
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	973	25
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	293	333
32. TOTAL LIABILITIES	$26,947	$39,939
EQUITY CAPITAL		
33. Common Stock	$ 586	$ 1,400
34. Surplus	620	600
35. Undivided profits and capital reserves	1,359	861
36. TOTAL EQUITY	$ 2,565	$ 2,861
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$29,512	$42,800

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-809 *MINER'S AND MERCHANT'S BANK AND TRUST COMPANY GRUNDY	B-926 *DICKENSON-BUCHANAN BANK HAYSI	B-291 *BANK OF NORTHUMBERLAND, INCORPORATED HEATHSVILLE	B-974 *COMMERCE BANK OF HENRICO HENRICO	B-898 *BANK OF CARROLL HILLSVILLE	
2 OFFICES	3 OFFICES	3 OFFICES	1 OFFICE	4 OFFICES	
					1.
$ 2,005	$ 2,166	$ 2,369	$ 1,123	$ 1,401	2.
8,502	200	—	8	—	3.
6,050	7,279	21,597	821	4,521	4.
1,940	—	2,390	4,610	1,570	5.
					6.
21,152	11,250	40,212	5,637	17,638	7.
500	149	253	15	132	8.
$20,652	$11,101	$39,959	$ 5,622	$17,506	9.
—	—	—	—	—	10.
276	825	590	372	435	11.
295	45	27	—	40	12.
—	—	—	—	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
427	234	803	75	231	16.
$40,147	$21,850	$67,735	$12,631	$25,704	17.
					18.
$ 4,156	$ 2,640	$ 6,330	$ 3,258	$ 3,507	19.
30,135	16,593	55,466	7,109	19,881	20.
$34,291	$19,233	$61,796	$10,367	$23,388	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
$ —	$ —	$ —	$ —	$ —	24.
1,875	470	—	—	169	25.
—	—	—	—	—	26.
133	—	—	—	—	27.
—	—	29	—	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
267	47	498	24	506	31.
$36,566	$19,750	$62,323	$10,391	$24,063	32.
$ 890	$ 750	$ 636	$ 1,316	$ 250	33.
2,576	750	865	564	450	34.
115	600	3,911	360	941	35.
$ 3,581	$ 2,100	$ 5,412	$ 2,240	$ 1,641	36.
$40,147	$21,850	$67,735	$12,631	$25,704	37.

REPORT OF CONDITION

	B-767 PEOPLES BANK INC. HONAKER 4 OFFICES	B-796 *FIRST VIRGINIA BANK-SOUTH HURT 5 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 2,977	$ 3,629
3. Interest-bearing balances	—	—
4. Securities	13,266	25,521
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	665
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	38,206	51,092
8. LESS: Allowance for loan and lease losses	800	628
9. Loans and leases, net of unearned income and allowance for losses	$37,406	$50,464
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	793	966
12. Other real estate owned	324	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	1,001	968
17. TOTAL ASSETS	$55,767	$82,213
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 6,996	$ 8,080
20. (2) Interest-bearing	43,840	66,767
21. In domestic offices	$50,836	$74,847
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	375	178
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	290	1,001
32. TOTAL LIABILITIES	$51,501	$76,026
EQUITY CAPITAL		
33. Common Stock	$ 370	$ 1,200
34. Surplus	515	800
35. Undivided profits and capital reserves	3,381	4,187
36. TOTAL EQUITY	$ 4,266	$ 6,187
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$55,767	$82,213

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-778 THE LUNENBURG COUNTY BANK KENBRIDGE	B-625 *BANK OF LANCASTER KILMARNOCK	B-832 *KING GEORGE STATE BANK, INC. KING GEORGE	B-739 *PACE AMERICAN BANK LAWRENCEVILLE	B-892 *THE FIRST BANK AND TRUST COMPANY LEBANON	
2 OFFICES	1 OFFICE	1 OFFICE	2 OFFICES	2 OFFICES	
					1.
$ 1,376	$ 4,350	$ 1,228	$ 1,110	$ 1,112	2.
—	—	22	736	1,076	3.
4,712	17,941	1,481	6,166	3,101	4.
3,300	600	3,200	3,740	595	5.
					6.
15,128	46,943	14,958	17,626	12,359	7.
139	469	151	190	184	8.
$14,989	$46,474	$14,807	$17,436	$12,175	9.
—	—	—	—	—	10.
791	1,154	229	947	618	11.
8	—	75	1	—	12.
—	—	—	—	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
358	922	200	424	260	16.
$25,534	$71,441	$21,242	$30,560	$18,937	17.
					18.
$ 2,911	$ 6,747	$ 3,328	$ 3,270	$ 2,198	19.
20,392	58,421	15,765	22,338	15,310	20.
$23,303	$65,168	$19,093	$25,608	$17,508	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
$ —	$ —	$ —	$ —	$ —	24.
—	—	—	2,685	—	25.
—	—	—	—	—	26.
—	—	—	—	—	27.
—	—	—	—	48	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
285	385	284	297	153	31.
$23,588	$65,553	$19,377	$28,590	$17,709	32.
$ 183	$ 1,059	$ 300	$ 331	$ 500	33.
365	1,576	300	907	500	34.
1,398	3,253	1,265	732	228	35.
$ 1,946	$ 5,888	$ 1,865	$ 1,970	$ 1,228	36.
$25,534	$71,441	$21,242	$30,560	$18,937	37.

	B-968 *VIRGINIA COMMUNITY BANK LOUISA 2 OFFICES	B-821 PEOPLES BANK OF NELSON LOVINGSTON 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 1,533	$ 2,273
3. Interest-bearing balances	—	—
4. Securities	2,023	6,042
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,520	2,435
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	14,060	15,839
8. LESS: Allowance for loan and lease losses	80	147
9. Loans and leases, net of unearned income and allowance for losses	$13,980	$15,692
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	924	434
12. Other real estate owned	9	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	262	326
17. TOTAL ASSETS	$20,251	$27,202
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 3,143	$ 4,056
20. (2) Interest-bearing	15,472	19,597
21. In domestic offices	$18,615	$23,653
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	1,122
26. Demand notes issued to the U.S. Treasury	—	155
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	164	292
32. TOTAL LIABILITIES	$18,779	$25,222
EQUITY CAPITAL		
33. Common Stock	$ 295	$ 489
34. Surplus	381	636
35. Undivided profits and capital reserves	796	855
36. TOTAL EQUITY	$ 1,472	$ 1,980
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$20,251	$27,202

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-890 INDEPENDENT BANK MANASSAS	B-991 *SECURITY BANK CORPORATION MANASSAS	B-976 THE BANK OF MARION MARION	B-899 *PIEDMONT TRUST BANK MARTINSVILLE	B-131 *THE BANK OF MCKENNEY, INCORPORATED MCKENNEY	
3 OFFICES	1 OFFICE	3 OFFICES	8 OFFICES	1 OFFICE	
					1.
$ 5,392	$ 1,572	$ 2,518	$ 14,436	$ 880	2.
—	—	250	1,600	329	3.
3,798	2,156	28,849	57,470	5,291	4.
10,900	2,680	2,830	17,750	500	5.
					6.
28,577	3,514	37,877	208,709	10,601	7.
242	12	268	2,018	210	8.
$28,335	$ 3,502	$37,609	$206,691	$10,391	9.
—	—	—	—	—	10.
1,887	212	1,018	2,914	166	11.
—	—	—	70	—	12.
—	—	—	—	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
365	162	1,051	3,177	320	16.
$50,677	$10,284	$74,125	$304,108	$17,877	17.
					18.
$21,247	$ 2,854	$ 7,541	$ 48,936	$ 1,865	19.
25,049	5,278	59,816	214,506	14,357	20.
$46,296	$ 8,132	$67,357	$263,442	$16,222	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
$ —	$ —	$ —	$ —	$ —	24.
—	—	—	13,779	—	25.
—	—	—	5,560	—	26.
—	—	—	18	—	27.
—	—	—	12	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
415	30	634	2,601	216	31.
$46,711	$ 8,162	$67,991	$285,412	$16,438	32.
$ 1,000	$ 1,125	$ 1,000	$ 3,690	$ 25	33.
1,793	562	509	2,000	350	34.
1,173	435	4,625	13,006	1,064	35.
$ 3,966	$ 2,122	$ 6,134	$ 18,696	$ 1,439	36.
$50,677	$10,284	$74,125	$304,108	$17,877	37.

REPORT OF CONDITION

	B-708	B-134
	FIRST AMERICAN BANK OF VIRGINIA	FIRST AND CITIZENS BANK
	MCLEAN	MONTEREY
	99 OFFICES	1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 309,858	$ 713
3. Interest-bearing balances	5,000	—
4. Securities	374,773	12,501
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	235 700	800
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	1,834,758	8,825
8. LESS: Allowance for loan and lease losses	12,949	100
9. Loans and leases, net of unearned income and allowance for losses	$1,821,809	$ 8,725
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	56,986	193
12. Other real estate owned	10	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	7,918	—
16. Other assets	37,793	482
17. TOTAL ASSETS	$2,849,847	$23,414
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 687,884	$ 3,283
20. (2) Interest-bearing	1,777,492	16,633
21. In domestic offices	$2,465,376	$19,916
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	190,684	—
26. Demand notes issued to the U.S. Treasury	12,290	—
27. Other borrowed money	2,031	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	1,563	—
31. Other liabilities	14,853	172
32. TOTAL LIABILITIES	$2,686,797	$20,088
EQUITY CAPITAL		
33. Common Stock	$ 48,963	$ 60
34. Surplus	22,132	150
35. Undivided profits and capital reserves	91,955	3,116
36. TOTAL EQUITY	$ 163,050	$ 3,326
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$2,849,847	$23,414

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-384 *PEOPLES BANK OF MONTROSS MONTROSS 1 OFFICE	B-443 *THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY NEW CASTLE 1 OFFICE	B-725 *AMERICAN BANK NEWPORT NEWS 5 OFFICES	B-762 *BANK OF THE COMMONWEALTH NORFOLK 6 OFFICES	B-971 *FIRST VIRGINIA BANK OF TIDEWATER NORFOLK 38 OFFICES	
					1.
$ 1,202	$ 429	$ 2,586	$ 6,073	$ 30,761	2.
153	650	—	—	100	3.
14,503	4,895	2,560	9,066	99,756	4.
1,355	1,400	450	520	3,710	5.
					6.
17,645	7,596	15,739	32,043	229,330	7.
172	95	370	210	2,799	8.
$17,473	$ 7,501	$15,369	$31,833	$226,531	9.
—	—	—	—	—	10.
902	135	451	1,520	9,678	11.
20	16	298	—	—	12.
—	—	—	—	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
435	193	618	645	4,732	16.
$36,043	$15,219	$22,332	$49,657	$375,268	17.
					18.
$ 4,439	$ 1,396	$ 5,986	$ 9,140	$ 84,566	19.
28,526	12,469	14,214	36,370	258,794	20.
$32,965	$13,865	$20,200	$45,510	$343,360	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
$ —	$ —	$ —	$ —	$ —	24.
—	—	—	—	2,063	25.
—	—	—	—	—	26.
—	—	—	—	—	27.
—	—	57	452	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
327	26	113	322	2,851	31.
$33,292	$13,891	$20,370	$46,284	$348,274	32.
$ 128	$ 150	$ 498	$ 1,121	$ 9,500	33.
712	230	1,101	1,095	5,000	34.
1,911	948	363	1,157	12,494	35.
$ 2,751	$ 1,328	$ 1,962	$ 3,373	$ 26,994	36.
$36,043	$15,219	$22,332	$49,657	$375,268	37.

REPORT OF CONDITION

	B-947	B-274
	*HERITAGE BANK & TRUST	FARMERS & MERCHANTS BANK-EASTERN SHORE
	NORFOLK	ONLEY
	3 OFFICES	4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 4,399	$ 4,573
3. Interest-bearing balances	—	—
4. Securities	4,635	31,831
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	7,589	600
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	41,667	57,781
8. LESS: Allowance for loan and lease losses	295	428
9. Loans and leases, net of unearned income and allowance for losses	$41,372	$57,353
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	906	1,479
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	465	1,364
17. TOTAL ASSETS	$59,366	$97,200
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 7,947	$12,511
20. (2) Interest-bearing	46,506	75,136
21. In domestic offices	$54,453	$87,647
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	180	—
26. Demand notes issued to the U.S. Treasury	187	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	566	845
32. TOTAL LIABILITIES	$55,386	$88,492
EQUITY CAPITAL		
33. Common Stock	$ 1,000	$ 900
34. Surplus	1,004	1,200
35. Undivided profits and capital reserves	1,976	6,608
36. TOTAL EQUITY	$ 3,980	$ 8,708
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$59,366	$97,200

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-900	B-164	B-964	B-368	B-979	
*FARMERS AND MINERS BANK OF LEE COUNTY	LEE BANK & TRUST COMPANY	*THE COMMUNITY BANK	*THE BANK OF CHARLOTTE COUNTY	*COMMUNITY TRUST BANK	
PENNINGTON GAP	PENNINGTON GAP	PETERSBURG	PHENIX	PORTSMOUTH	
3 OFFICES	5 OFFICES	6 OFFICES	3 OFFICES	1 OFFICE	
					1.
$ 1,619	$ 1,789	$ 3,988	$ 1,012	$ 877	2.
7,028	3,935	—	219	3,207	3.
6,204	36,716	2,914	7,699	2,549	4.
595	5,885	1,200	1,000	310	5.
					6.
11,871	17,654	19,850	18,707	8,307	7.
204	200	151	222	40	8.
$11,667	$17,454	$19,699	$18,485	$ 8,267	9.
—	—	—	—	—	10.
893	806	1,048	403	282	11.
15	149	11	39	—	12.
—	—	—	—	—	13.
—	—	—	—	—	14.
—	—	—	—	38	15.
388	1,121	317	480	225	16.
$28,409	$67,855	$29,177	$29,337	$15,755	17.
					18.
$ 3,694	$ 6,582	$ 8,737	$ 3,420	$ 1,820	19.
22,272	54,120	18,346	23,441	11,800	20.
$25,966	$60,702	$27,083	$26,861	$13,620	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
$ —	$ —	$ —	$ —	$ —	24.
—	—	—	—	—	25.
—	—	—	—	239	26.
—	—	—	—	—	27.
—	—	—	—	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
299	730	290	364	106	31.
$26,265	$61,432	$27,373	$27,225	$13,965	32.
$ 500	$ 200	$ 515	$ 142	$ 1,108	33.
500	500	515	460	1,051	34.
1,144	5,723	774	1,510	(369)	35.
$ 2,144	$ 6,423	$ 1,804	$ 2,112	$ 1,790	36.
$28,409	$67,855	$29,177	$29,337	$15,755	37.

REPORT OF CONDITION

	B-657 PEOPLES BANK OF POUND POUND	B-995 *CENTRAL VIRGINIA BANK POWHATAN
	3 OFFICES	2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 2,088	$ 1,914
3. Interest-bearing balances	100	—
4. Securities	13,728	5,913
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,650	1,735
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	21,995	23,475
8. LESS: Allowance for loan and lease losses	400	211
9. Loans and leases, net of unearned income and allowance for losses	$21,595	$23,264
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,831	430
12. Other real estate owned	220	61
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	759	356
17. TOTAL ASSETS	$42,971	$33,673
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 3,783	$ 7,146
20. (2) Interest-bearing	35,508	22,886
21. In domestic offices	$39,291	$30,032
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	249
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	144
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	266	230
32. TOTAL LIABILITIES	$39,557	$30,655
EQUITY CAPITAL		
33. Common Stock	$ 357	$ 900
34. Surplus	1,780	496
35. Undivided profits and capital reserves	1,277	1,622
36. TOTAL EQUITY	$ 3,414	$ 3,018
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$42,971	$33,673

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DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-175 BANK OF ROCKBRIDGE RAPHINE 5 OFFICES	B-374 *STATE BANK OF REMINGTON INCORPORATED REMINGTON 3 OFFICES	B-1001 THE WASHINGTON BANK RESTON 2 OFFICES	B-786 CLINCH VALLEY BANK AND TRUST COMPANY RICHLANDS 3 OFFICES	B-909 *BANK OF VIRGINIA RICHMOND 142 OFFICES	
					1.
$ 1,378	$ 1,637	$ 9,289	$ 3,417	$ 367,294	2.
300	549	—	350	497,285	3.
6,641	7,268	1,895	30,027	1,080,535	4.
2,000	3,950	3,500	2,985	206,492	5.
					6.
25,223	26,802	27,083	31,755	3,599,688	7.
203	313	158	370	42,585	8.
$25,020	$26,489	$26,925	$31,385	$3,557,103	9.
—	—	—	—	32,179	10.
709	913	1,469	1,239	89,031	11.
—	—	—	160	1,369	12.
—	—	—	—	—	13.
—	—	—	—	11,992	14.
—	—	—	—	20,105	15.
201	561	600	1,075	108,142	16.
$36,249	$41,367	$43,678	$70,638	$5,971,527	17.
					18.
$ 5,002	$ 6,858	$25,155	$ 8,039	$ 775,099	19.
28,442	30,639	15,046	53,818	3,441,621	20.
$33,444	$37,497	$40,201	$61,857	$4,216,720	21.
—	—	—	—	—	22.
—	—	—	—	177,673	23.
$ —	$ —	$ —	$ —	$ 177,673	24.
—	—	—	—	984,168	25.
—	198	—	—	139,807	26.
—	—	—	—	6,068	27.
—	—	—	—	13,808	28.
—	—	—	—	11,992	29.
—	—	—	—	68,003	30.
293	354	316	509	58,999	31.
$33,737	$38,049	$40,517	$62,366	$5,677,238	32.
$ 100	$ 407	$ 742	$ 750	$ 56,868	33.
500	680	738	1,500	61,590	34.
1,912	2,231	1,681	6,022	175,831	35.
$ 2,512	$ 3,318	$ 3,161	$ 8,272	$ 294,289	36.
$36,249	$41,367	$43,678	$70,638	$5,971,527	37.

REPORT OF CONDITION

	B-744 *CENTRAL FIDELITY BANK RICHMOND 144 OFFICES	B-186 *CONSOLIDATED BANK AND TRUST COMPANY RICHMOND 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 249,705	$ 2,904
3. Interest-bearing balances	228,308	120
4. Securities	599,657	12,942
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	574,219	3,520
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	2,405,456	34,399
8. LESS: Allowance for loan and lease losses	29,639	300
9. Loans and leases, net of unearned income and allowance for losses	$2,375,817	$34,099
10. Assets held in trading accounts	12,778	—
11. Premises and fixed assets (including capitalized leases)	81,820	1,077
12. Other real estate owned	1,674	41
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	19,912	—
15. Intangible assets	—	—
16. Other assets	47,864	585
17. TOTAL ASSETS	$4,191,754	$55,288
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 602,964	$13,960
20. (2) Interest-bearing	2,633,579	36,268
21. In domestic offices	$3,236,543	$50,228
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	525,901	—
26. Demand notes issued to the U.S. Treasury	12,623	—
27. Other borrowed money	133,028	—
28. Mortgage indebtedness and obligations under capitalized leases	11,884	—
29. Bank's liabilities on acceptances executed and outstanding	19,912	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	28,464	392
32. TOTAL LIABILITIES	$3,968,355	$50,620
EQUITY CAPITAL		
33. Common Stock	$ 65,250	$ 1,450
34. Surplus	55,600	1,600
35. Undivided profits and capital reserves	102,549	1,618
36. TOTAL EQUITY	$ 223,399	$ 4,668
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$4,191,754	$55,288

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-758	B-970	B-934	B-919	B-795	
*FIRST VIRGINIA BANK-COLONIAL	*PEOPLES BANK OF VIRGINIA	*THE SUBURBAN BANK, d/b/a F&M BANK	*UNITED VIRGINIA BANK	*FIRST VIRGINIA BANK-SOUTHWEST	
RICHMOND	RICHMOND	RICHMOND	RICHMOND	ROANOKE	
24 OFFICES	2 OFFICES	6 OFFICES	187 OFFICES	25 OFFICES	
					1.
$ 20,208	$ 965	$ 4,552	$ 795,973	$ 15,945	2.
—	—	1,000	—	—	3.
53,993	3,323	963	1,262,832	84,029	4.
13,715	440	8,715	94,781	3,390	5.
					6.
141,754	10,448	30,065	5,750,669	174,997	7.
1,696	105	276	62,020	2,186	8.
$140,058	$10,343	$29,789	$5,688,649	$172,811	9.
—	—	—	13,972	—	10.
8,328	1,231	1,213	190 539	5,531	11.
—	—	75	2,072	855	12.
—	—	—	4,848	6	13.
—	—	—	53,825	—	14.
208	—	—	12,943	—	15.
3,074	255	338	127,256	3,580	16.
$239,584	$16,557	$46,645	$8,247,690	$286,147	17.
					18.
$ 58,034	$ 3,898	$12,790	$1,684,435	$ 39,829	19.
155,605	9,248	29,763	4,378,771	222,712	20.
$213,639	$13,146	$42,553	$6,063,206	$262,541	21.
—	—	—	47,468	—	22.
—	—	—	1,100	—	23.
$ —	$ —	$ —	$ 48,568	$ —	24.
6,589	—	—	1,277,822	456	25.
—	—	—	101,422	—	26.
—	—	—	68,266	634	27.
394	168	—	25,129	68	28.
—	—	—	53,825	—	29.
—	—	—	70,225	—	30.
1,356	100	138	101,570	2,677	31.
$221,978	$13,414	$42,691	$7,810,033	$266,376	32.
$ 8,000	$ 2,000	$ 2,101	$ 140,000	$ 5,000	33.
4,000	1,000	2,252	67,184	4,000	34.
5,606	143	(399)	230,473	10,771	35.
$ 17,606	$ 3,143	$ 3,954	$ 437,657	$ 19,771	36.
$239,584	$16,557	$46,645	$8,247,690	$286,147	37.

REPORT OF CONDITION

	B-908 *FIRST VIRGINIA BANK-FRANKLIN COUNTY ROCKY MOUNT 5 OFFICES	B-896 *SALEM BANK & TRUST SALEM 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 3,174	$ 2,056
3. Interest-bearing balances	—	250
4. Securities	32,319	7,152
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,565	6,785
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	63,996	34,400
8. LESS: Allowance for loan and lease losses	775	460
9. Loans and leases, net of unearned income and allowance for losses	$ 63,221	$33,940
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,083	693
12. Other real estate owned	—	78
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	1,226	577
17. TOTAL ASSETS	$102,588	$51,531
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 9,067	$ 7,182
20. (2) Interest-bearing	84,793	40,258
21. In domestic offices	$ 93,860	$47,440
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	500
31. Other liabilities	968	336
32. TOTAL LIABILITIES	$ 94,828	$48,276
EQUITY CAPITAL		
33. Common Stock	$ 1,600	$ 1,127
34. Surplus	1,200	1,912
35. Undivided profits and capital reserves	4,960	216
36. TOTAL EQUITY	$ 7,760	$ 3,255
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$102,588	$51,531

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-985	B-791	B-954	B-983	B-212	
*BANK OF SHAWSVILLE	*BANK OF ISLE OF WIGHT	*SOUTH BOSTON BANK	*FIRST VIRGINIA BANK-SOUTH HILL	BANK OF SPEEDWELL, INCORPORATED	
SHAWSVILLE	SMITHFIELD	SOUTH BOSTON	SOUTH HILL	SPEEDWELL	
2 OFFICES	1 OFFICE	1 OFFICE	2 OFFICES	6 OFFICES	
					1.
$ 1,360	$ 1,767	$ 801	$ 2,317	$ 2,878	2.
1,100	—	13,299	550	600	3.
3,080	5,263	1,839	21,704	14,208	4.
—	2,120	—	2,850	2,650	5.
					6.
25,160	12,144	9,381	22,663	43,859	7.
259	241	34	291	504	8.
$24,901	$11,903	$ 9,347	$22,372	$43,355	9.
6,857	—	—	—	—	10.
916	399	516	612	1,166	11.
147	—	—	—	18	12.
—	—	138	—		13.
—	—	—	—	—	14.
—	—	16	—	—	15.
787	264	131	719	758	16.
$39,148	$21,716	$26,087	$51,124	$65,633	17.
					18.
$ 3,419	$ 3,190	$ 1,763	$ 6,866	$ 8,129	19.
30,544	16,970	22,658	39,646	48,756	20.
$33,963	$20,160	$24,421	$46,512	$56,885	21.
	—	—	—	—	22.
—		—			23.
$ —	$ —	$ —	$ —	$ —	24.
1,611			—	3,245	25.
—	—		—	—	26.
—		—	—		27.
250	—	45	—	—	28.
—	—	—	—	—	29.
—		—	—	—	30.
372	112	134	372	684	31.
$36,196	$20,272	$24,600	$46,884	$60,814	32.
$ 500	$ 346	$ 700	$ 750	$ 200	33.
928	382	350	750	988	34.
1,524	716	437	2,740	3,631	35.
$ 2,952	$ 1,444	$ 1,487	$ 4,240	$ 4,819	36.
$39,148	$21,716	$26,087	$51,124	$65,633	37.

REPORT OF CONDITION

	B-957 *HALLMARK BANK & TRUST COMPANY SPRINGFIELD 1 OFFICE	B-994 *PROSPERITY BANK & TRUST COMPANY SPRINGFIELD 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 2,739	$ 1,214
3. Interest-bearing balances	475	—
4. Securities	5,667	75
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,310	6,450
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	24,005	3,809
8. LESS: Allowance for loan and lease losses	222	37
9. Loans and leases, net of unearned income and allowance for losses	$23,783	$ 3,772
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	804	405
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	344	77
17. TOTAL ASSETS	$36,122	$11,993
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 7,161	$ 3,482
20. (2) Interest-bearing	21,579	5,810
21. In domestic offices	$28,740	$ 9,292
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	517	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	280	26
32. TOTAL LIABILITIES	$29,537	$ 9,318
EQUITY CAPITAL		
33. Common Stock	$ 3,000	$ 1,508
34. Surplus	3,247	1,000
35. Undivided profits and capital reserves	338	167
36. TOTAL EQUITY	$ 6,585	$ 2,675
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$36,122	$11,993

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-422 *FIRST VIRGINIA BANK OF AUGUSTA STAUNTON	B-931 *COMMUNITY BANK & TRUST COMPANY OF VIRGINIA STERLING	B-731 *BANK OF SUFFOLK SUFFOLK	B-788 *FIRST VIRGINIA BANK-SURRY SURRY	B-600 BANK OF ESSEX TAPPAHANNOCK	
6 OFFICES	1 OFFICE	4 OFFICES	1 OFFICE	2 OFFICES	
					1.
$ 3,398	$ 3,120	$ 3,744	$ 893	$ 1,847	2.
	2,800			356	3.
17,410	1,351	10,501	6,495	9,178	4.
890	3,730	5,350	2,525	1,400	5.
					6.
34,795	16,548	13,733	8,111	22,852	7.
443	205	90	87	234	8.
$34,352	$16,343	$13,643	$ 8,024	$22,618	9.
					10.
1,193	1,271	593	86	691	11.
97			72	5	12.
					13.
					14.
					15.
882	319	356	260	658	16.
$58,222	$28,934	$34,187	$18,355	$36,753	17.
					18.
$10,234	$ 6,861	$ 7,334	$ 2,714	$ 4,939	19.
42,666	19,512	23,185	14,039	28,314	20.
$52,900	$26,373	$30,519	$16,753	$33,253	21.
					22.
					23.
$	$	$	$	$	24.
868					25.
	215				26.
					27.
					28.
					29.
					30.
491	206	204	184	268	31.
$54,259	$26,794	$30,723	$16,937	$33,521	32.
$ 1,500	$ 1,400	$ 420	$ 150	$ 450	33.
900	600	580	175	300	34.
1,563	140	2,464	1,093	2,482	35.
$ 3,963	$ 2,140	$ 3,464	$ 1,418	$ 3,232	36.
$58,222	$28,934	$34,187	$18,355	$36,753	37.

REPORT OF CONDITION

	B-297 SOUTHSIDE BANK TAPPAHANNOCK 3 OFFICES	B-224 *BANK OF TAZEWELL COUNTY TAZEWELL 6 OFFICES
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 2,673	$ 4,140
3. Interest-bearing balances	—	3,019
4. Securities	18,754	68,943
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	5,500	15,200
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	47,837	33,639
8. LESS: Allowance for loan and lease losses	475	437
9. Loans and leases, net of unearned income and allowance for losses	$47,362	$33,202
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	1,461	1,138
12. Other real estate owned	13	107
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	885	1,694
17. TOTAL ASSETS	$76,648	$127,443
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 8,886	$ 15,126
20. (2) Interest-bearing	60,489	97,554
21. In domestic offices	$69,375	$112,680
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	462
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	544	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	471	1,066
32. TOTAL LIABILITIES	$70,390	$114,208
EQUITY CAPITAL		
33. Common Stock	$ 1,200	$ 520
34. Surplus	1,213	1,483
35. Undivided profits and capital reserves	3,845	11,232
36. TOTAL EQUITY	$ 6,258	$ 13,235
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$76,648	$127,443

***Member of Federal Reserve System**

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-920	B-959	B-990	B-939	B-952	
*CITIZENS BANK OF TAZEWELL	*FARMERS & MERCHANTS BANK	*FIRST VIRGINIA BANK-MIDDLE PENINSULA	*THE BUSINESS BANK	*SAILORS AND MERCHANTS BANK AND TRUST	
TAZEWELL	TIMBERVILLE	URBANNA	VIENNA	VIENNA	
1 OFFICE	3 OFFICES	4 OFFICES	1 OFFICE	1 OFFICE	
					1.
$ 753	$ 3,269	$ 2,269	$15,364	$ 1,084	2.
1,524	1,001	—	109	30	3.
5,150	18,707	24,281	456	4,449	4.
85	5,303	3,145	18,921	1,150	5.
					6.
9,503	36,580	40,990	43,141	17,067	7.
102	417	612	400	103	8.
$ 9,401	$36,163	$40,378	$42,741	$16,964	9.
—	—	—	—	—	10.
658	766	1,436	2,792	983	11.
—	—	350	—	—	12.
—	—	—	130	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
315	579	1,192	1,154	429	16.
$17,886	$65,788	$73,051	$81,667	$25,089	17.
					18.
$ 2,242	$ 8,419	$ 9,881	$39,255	$ 4,845	19.
13,795	51,587	56,147	33,394	18,074	20.
$16,037	$60,006	$66,028	$72,649	$22,919	21.
—	—	—	—	—	22.
—	—	—	—	—	23.
$ —	$ —	$ —	$ —	$ —	24.
—	—	132	—	—	25.
—	1,046	—	—	—	26.
—	—	—	1,115	—	27.
—	—	—	—	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
119	646	341	1,539	103	31.
$16,156	$61,698	$66,501	$75,303	$23,022	32.
$ 750	$ 500	$ 2,500	$ 3,709	$ 1,375	33.
750	100	1,500	1,748	688	34.
230	3,490	2,550	907	4	35.
$ 1,730	$ 4,090	$ 6,550	$ 6,364	$ 2,067	36.
$17,886	$65,788	$73,051	$81,667	$25,089	37.

REPORT OF CONDITION

	B-882 COMMERCE BANK VIRGINIA BEACH	B-980 *PRINCESS ANNE COMMERCIAL BANK VIRGINIA BEACH
	10 OFFICES	1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 16,563	$ 1,766
3. Interest-bearing balances	—	—
4. Securities	8,403	1,158
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,920	3,240
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	98,348	18,939
8. LESS: Allowance for loan and lease losses	914	185
9. Loans and leases, net of unearned income and allowance for losses	$ 97,434	$18,754
10. Assets held in trading accounts	—	—
11. Premises and fixed assets (including capitalized leases)	4,580	362
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	1,190	179
17. TOTAL ASSETS	$130,090	$25,459
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 40,905	$ 7,246
20. (2) Interest-bearing	75,050	13,449
21. In domestic offices	$115,955	$20,695
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	2,594
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	898	79
32. TOTAL LIABILITIES	$116,853	$23,368
EQUITY CAPITAL		
33. Common Stock	$ 3,155	$ 1,000
34. Surplus	9,149	500
35. Undivided profits and capital reserves	933	591
36. TOTAL EQUITY	$ 13,237	$ 2,091
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$130,090	$25,459

*Member of Federal Reserve System

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-978 *THE BANK OF TIDEWATER VIRGINIA BEACH 2 OFFICES	B-233 THE BANK OF SUSSEX AND SURRY WAKEFIELD 2 OFFICES	B-969 *NORTHERN NECK STATE BANK WARSAW 2 OFFICES	B-234 *THE BANK OF WAVERLY WAVERLY 3 OFFICES	B-609 CITIZENS AND FARMERS BANK WEST POINT 5 OFFICES	
					1.
$ 6,175	$ 1,459	$ 2,916	$ 2,571	$ 4,365	2.
—	—	100	600	700	3.
2,207	14,288	14,425	21,720	37,207	4.
3,970	3,600	3,800	1,500	7,100	5.
					6.
31,689	19,831	43,938	18,622	68,030	7.
317	188	410	197	389	8.
$31,372	$19,643	$43,528	$18,425	$ 67,641	9.
—	—	—	—	—	10.
2,439	597	705	—	2,292	11.
—	20	—	563	—	12.
—	—	—	—	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
586	628	723	802	1,565	16.
$46,749	$40,235	$66,197	$46,181	$120,870	17.
					18.
$12,802	$ 5,171	$ 7,035	$ 5,940	$ 16,976	19.
26,906	29,934	52,410	32,718	86,888	20.
$39,708	$35,105	$59,445	$38,658	$103,864	21.
—	—	—	—	—	22.
					23.
$ —	$ —	$ —	$	$ —	24.
—	—	—	—	2,549	25.
—	—	—	—	—	26.
—	—	—	—	—	27.
—	—	—	—	—	28.
—	—	—	—	—	29.
					30.
218	122	447	583	1,779	31.
$39,926	$35,227	$59,892	$39,241	$108,192	32.
$ 3,009	$ 400	$ 849	$ 1,056	$ 1,333	33.
3,157	1,000	583	594	322	34.
657	3,608	4,873	5,290	11,023	35.
$ 6,823	$ 5,008	$ 6,305	$ 6,940	$ 12,678	36.
$46,749	$40,235	$66,197	$46,181	$120,870	37.

REPORT OF CONDITION

	B-481 FARMERS BANK, WINDSOR, VIRGINIA WINDSOR 1 OFFICE	B-945 *FIRST COMMONWEALTH BANK WISE 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions		
2. Noninterest-bearing balances and currency coin	$ 1,697	$ 1,770
3. Interest-bearing balances	—	1,000
4. Securities	9,734	9,393
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	5,400	4,395
6. Loans and lease financing receivables:		
7. Loans and lease, net of unearned income	27,628	11,269
8. LESS: Allowance for loan and lease losses	163	194
9. Loans and leases, net of unearned income and allowance for losses	$27,465	$11,075
10. Assets held in trading accounts	—	496
11. Premises and fixed assets (including capitalized leases)	171	820
12. Other real estate owned	—	—
13. Investments in unconsolidated subsidiaries and associated companies	—	—
14. Customers' liabilities to this bank on acceptances outstanding	—	—
15. Intangible assets	—	—
16. Other assets	686	372
17. TOTAL ASSETS	$45,153	$29,321
LIABILITIES		
18. Deposits		
19. (1) Noninterest-bearing	$ 7,508	$ 3,763
20. (2) Interest-bearing	29,714	21,750
21. In domestic offices	$37,222	$25,513
22. (1) Noninterest-bearing	—	—
23. (2) Interest-bearing	—	—
24. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
26. Demand notes issued to the U.S. Treasury	—	—
27. Other borrowed money	—	—
28. Mortgage indebtedness and obligations under capitalized leases	—	—
29. Bank's liabilities on acceptances executed and outstanding	—	—
30. Notes and debentures subordinated to deposits	—	—
31. Other liabilities	239	130
32. TOTAL LIABILITIES	$37,461	$25,643
EQUITY CAPITAL		
33. Common Stock	$ 400	$ 1,450
34. Surplus	2,000	1,450
35. Undivided profits and capital reserves	5,292	778
36. TOTAL EQUITY	$ 7,692	$ 3,678
37. TOTAL LIABILITIES AND EQUITY CAPITAL	$45,153	$29,321

*Member of Federal Reserve System

DECEMBER 31, 1986 (IN THOUSANDS OF DOLLARS)

B-911 *FIRST VIRGINIA BANK-SHENANDOAH VALLEY WOODSTOCK 9 OFFICES	
	1.
$ 8,001	2.
—	3.
41,015	4.
2,230	5.
	6.
80,252	7.
881	8.
$ 79,371	9.
—	10.
1,947	11.
—	12.
—	13.
—	14.
—	15.
1,396	16.
$133,960	17.
	18.
$ 21,139	19.
100,954	20.
$122,093	21.
—	22.
—	23.
$ —	24
1,300	25.
—	26.
—	27.
—	28.
—	29.
—	30.
1,377	31.
$124,770	32.
$ 2,030	33.
1,596	34.
5,564	35.
$ 9,190	36.
$133,960	37.

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

*Albemarle Bank and Trust Company
1425 Seminole Trail
Charlottesville, 22901 (Albemarle County)
C.E.O.—Wayne L. Turner, Chairman
Cashier—W. K. King
Br: Albemarle County—
Valley Street, Scottsville

American Bank
3301-03 Washington Avenue
Newport News 23607
C.E.O.—J. D. Bowers, President
Cashier—V.S. Knox
Brs: City of Newport News—
2600 Jefferson Avenue
12437 Warwick Boulevard
City of Portsmouth—
444 Crawford Street
4940 West Norfolk Road

*Arlington Bank
1550 Wilson Boulevard
Arlington 22209 (Arlington County)
C.E.O.—H. E. Johnson, Jr., Chairman
Cashier—S. M. Rutherford
Br: Arlington County—
4233 Wilson Boulevard

Bank of Alexandria, The
1717 King Street
Alexandria 22313
C.E.O.—J. D. Holden, President
Cashier—J. R. Lucas, Jr.
Br: City of Alexandria—
507 King Street

Bank of Buchanan
Main Street
P. O. Box 339
Buchanan 24066 (Botetourt County)
C.E.O.—H. W. Steger, III, President
Cashier—J. G. Lipes

*Bank of Carroll
Main & Cherry Streets
Post Office Box 699
Hillsville 24343 (Carroll County)
C.E.O.—J. W. Sutherland, President
Cashier—J. C. Lawson
Brs: City of Galax—
972 East Stuart Drive
Carroll County—
U.S. Highway 52 & State Route 927, Cana
Southwest corner of Stuart and Meadowview Drives, Hillsville

Bank of Charlotte County, The
Berkley & Charlotte Streets
P.O. Box 336
Phenix 23959 (Charlotte County)
C.E.O.—B. A. Howard, Ex. V.P.
Cashier—R. D. Sublett
Brs: Charlotte County—
Main Street, Charlotte Courthouse
26 King Street, Keysville

*Bank of Clarke County
2 East Main Street
P.O. Box 391
Berryville 22611 (Clarke County)
C.E.O.—L. M. Ewing, President
Cashier—C. C. Wisecarver
Br: Clarke County—
Boyce

Bank of the Commonwealth
Boush & Freemason Streets
Norfolk 23510
C.E.O.—E. J. Woodard, Jr., President
Cashier—E. J. Whitehurst
Brs: City of Norfolk—
201 South Granby Mall
4101 Granby Street
City of Virginia Beach—
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Bank of Essex
323 Prince Street
P. O. Box 965
Tappahannock 22560 (Essex County)
C.E.O.—J. M. Rice, Jr., President
Cashier—G. E. Powell, Jr.
Br: Essex County—
U.S. Routes 17 & 360 Rappahannock Shopping Center, Tappahannock

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090 (Botetourt County)
C.E.O.—H. M. Williamson, Jr., President
Cashier—J. R. Craft
Br: Botetourt County—
U.S. Route 220, South, Daleville

Bank of Floyd, The
Main Street
P. O. Box 215
Floyd, 24091 (Floyd County)
C.E.O.—B. W. Thompson, Ex. V.P.
Cashier—G. A. Owen, Jr.

Bank of Franklin, The
100 East Fourth Avenue
P. O. Box 594
Franklin, 23851
C.E.O.—J. R. Bryant, President
Cashier—J. R. Bryant

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

Bank of Franklin, The (Cont.)
Brs: City of Franklin—
201 North College Drive
Isle of Wight County—
Airway Shopping Center, U.S. Highway 58, East

Bank of Isle of Wight
1803 South Church Street
P. O. Box 429
Smithfield, 23430 (Isle of Wight County)
C.E.O.—R. E. Spencer, Jr., President
Cashier—F. E. Wilkins

*Bank of Lancaster
100 South Main Street
P. O. Box 1869
Kilmarnock 22482 (Lancaster County)
C.E.O.—R. M. Falls, President
Cashier—J. B. Shearin, Jr.

*Bank of Marion, The
102 West Main Street
Marion 24354 (Smyth County)
C.E.O.—W. D. Smith, President
Cashier—H. L. Blevins, Jr.
Brs: Smyth County—
1600 North Main Street, Marion
South Main Street & Washington Avenue, Marion

Bank of McKenney, Incorporated, The
McKenney 23872 (Dinwiddie County)
C.E.O.—C. E. Jones, President
Cashier—C. F. Baskerville, III

Bank of Northumberland, Incorporated
Heathsville 22472 (Northumberland County)
C.E.O.—R. L. Covington, President
Cashier—I. C. Sampson
Brs: Northumberland County—
U. S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess

Bank of Rockbridge
Post Office Box 5
Raphine 24472 (Rockbridge County)
C.E.O.—W. L. Tucker, III, President
Cashier—M. F. Chittun
Brs: Augusta County—
U.S. Route 11, Greenville
Rockbridge County—
State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11, North

Bank of Shawsville
Route 460, P. O. Box 67
Shawsville 24162 (Montgomery County)
C.E.O.—J. E. Pearman, Jr., Vice President
Cashier—A. T. Harless
Br: City of Salem—
West Main Street & Kessling Avenue

Bank of Southside Virginia, The
State Route 618
P. O. Box 392
Carson 23830 (Dinwiddie County)
C.E.O.—J. H. Clements, Chairman/President
Cashier—C. C. Chappell
Brs: City of Petersburg—
2703 South Crater Road
Dinwiddie County—
U.S. Route 1 & State Route 226, Dinwiddie
Greensville County—
U.S. Route 58 & Secondary Highway 686
Prince George County—
Prince George
Sussex County—
Jarratt
Stony Creek

*Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell, 24374 (Wythe County)
C.E.O.—Charles C. Henley, President
Cashier—B. R. Dixon
Brs: Pulaski County—
1105 Bob White Boulevard, Pulaski
Wythe County—
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

*Bank of Suffolk
101 East Washington Street
Suffolk, 23434
C.E.O.—R. H. Braford, President
Cashier—F. C. Johnson
Brs: City of Suffolk—
1000 North Main Street
1608 Holland Road
625 East Washington Street

Bank of Sussex and Surry, The
Railroad Avenue
P. O. Box 10
Wakefield 23888 (Sussex County)
C.E.O.—D. E. Brittle
Cashier—D. E. Brittle
Br: Southhampton County—
Main Street, Ivor

*Bank of Tazewell County
306 East Main Street
P. O. Box 687
Tazewell, 24651 (Tazewell County)

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

Bank of Tazewell County (Cont.)
C.E.O.—R. E. Dodson, President
Cashier—A. A. Crouse
Brs: Tazewell County—
511 Virginia Avenue, Bluefield
2070 Leatherwood Lane, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Bank of Tidewater, The
1548 Laskin Road
Post Office Box 3368
Virginia Beach 23454
C.E.O.—J. B. Harrison, Jr., Chairman
Cashier—E. A. Duke
Br: City of Virginia Beach—
5225 Providence Road

*Bank of Virginia
800 East Main Street
Richmond 23219
C.E.O.—Frederick Deane, Jr., Chairman
Cashier—D. S. Norris, V. P.
Brs: City of Alexandria—
133 North Fairfax Street
City of Bristol—
425 State Street
1700 Euclid Avenue
3000 Lee Highway
Gate City Highway & Catherine Street
Bristol Shopping Mall, Gate City Highway
City of Chesapeake—
3216 Western Branch Boulevard
205 Battlefield Boulevard
Military Highway & Old Greenbrier Road
City of Colonial Heights—
46 Colonial Square
City of Danville—
530 East Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Fairfax
4087 University Drive
City of Falls Church—
225 West Broad Street
City of Fredericksburg—
1014 Charles Street
501½ Jefferson Davis Highway
City of Galax—
200 North Main Street
540 East Stuart Drive
City of Hampton—
718 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue
City of Lynchburg—
2301 Langhorne Road
2100 Wards Road
City of Newport News—
3101 Washington Avenue
601 Thimble Shoals Boulevard
96 Main Street
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
City of Norfolk—
865 East Little Creek Road
2014 Granby Street
870 North Military Highway
500 Plume Street
6330 Newtown Road
City of Petersburg—
20 Franklin Street
1693 South Crater Road
City of Portsmouth—
355 Crawford Parkway
3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
5700 Portsmouth Boulevard
600 Washington Street
City of Richmond—
410 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
4842 Brook Road
Sixth Street Marketplace (N-D)
City of Roanoke—
First Street & Church Avenue, S.W.
Valley View Mall, Valley View Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall (N-D)
City of Salem—
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
City of Suffolk—
6423 Whaleyville Boulevard
City of Virginia Beach—
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
2422 Princess Anne Road
4176 South Plaza Trail
1212 Lake James Drive, Suite A
Accomack County—
U.S. Route 13 & State Route 691 Mappsville

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

- Bank of Virginia (Cont.)
  - Amherst County—
    - Seminole Shopping Center, Madison Heights
  - Arlington County
    - One Crystal Gateway, 1235 Jefferson Davis Highway
    - 2020 North 14th Street
    - 1755 South Jefferson Davis Highway
    - 1500 Wilson Boulevard
    - 4736 Lee Highway
    - 6045 Wilson Boulevard
    - 2011 Crystal Park Drive
  - Chesterfield County—
    - Old Hundred Road & State Route 10, Chester
    - Chesterfield Mall Shopping Center (N-D)
    - 2810 Buford Road
    - 11450 Midlothian Turnpike
    - 4900 Milridge Parkway, East, Midlothian
    - 7202 Midlothian Turnpike
  - Dinwiddie County—
    - U.S. Route 1
  - Fairfax County—
    - 6300 Richmond Highway
    - 5205 Leesburg Pike
    - 3528 South Jefferson Street, Bailey's Crossroads
    - 2575 John Milton Drive, Herndon
    - 8330 Boone Boulevard, Vienna
    - 7030 Old Keene Mill Road, Springfield
    - 1300 Chain Bridge Road
    - 374 Maple Avenue, East, Vienna
  - Hanover County—
    - 338 South Richardson Road
  - Henrico County—
    - 9 West Nine Mile Road, Highland Springs
    - 4841 Azalea Mall (N-D)
    - 8215 West Broad Street Road
    - 1415 East Ridge Road
    - 6922 Lakeside Avenue
    - 4025 Mechanicsville Pike
    - 4840 South Laburnum Avenue
    - 9700 Gayton Road, Gayton Crossing Shopping Center
    - 11011 West Broad Street Road
    - 6415 Osborne Turnpike
    - 400 West Williamsburg Road, Sandston
    - Dominion Boulevard & West Broad Street Road, Glen Allen
  - Lancaster County—
    - White Stone
  - Loudoun County—
    - 105 Harry Flood Byrd Highway, Sterling
    - Dulles International Airport, Chantilly
    - 101 East Holly Avenue, Sterling Park
  - Mecklenburg County—
    - Bank Street, Boydton
    - LaCrosse
    - 122 West Atlantic Street, South Hill
  - Northumberland County—
    - Burgess
    - Reedville
  - Prince William County—
    - 8091 Sudley Road
    - 9136 Mathis Avenue
    - 201 Graham Park Road, Dumfries
    - 13927 Jefferson Davis Highway, Woodbridge
    - 12912 Fitzwater Drive, Nokesville
    - 13927 Jefferson Davis Highway, Woodbridge (D-I)
    - 2876 Dale Boulevard, Woodbridge
  - Pulaski County—
    - One Main Street
    - U.S. Route 11 & Trinkle Avenue, Dublin
    - 1000 East Main Street, Pulaski Mall Shopping Center
  - Richmond County—
    - U.S. Route 360
  - Roanoke County—
    - 901 Hardy Road, Vinton
    - Cave Spring Office Park, State Route 419
  - Russell County—
    - Fairmont Avenue at 4th Street, Honaker
    - Main Street, Lebanon
  - Scott County—
    - East Jackson Street, Gate City
    - U.S. Highway 23 & State Route 744, Weber City
  - Spotsylvania County—
    - 2101 Plank Road
  - Warren County—
    - 305-307 East Main Street, Front Royal
    - 610 North Royal Avenue, Front Royal
  - Westmoreland County—
    - Kings Highway
    - State Route 205, Colonial Beach
  - Wise County—
    - Fouth & Broad Streets, St. Paul
  - York County—
    - Grafton
  - EFT: City of Alexandria—
    - 4900 Seminary Road
  - City of Hampton—
    - 1229 Todds Lane
  - City of Norfolk—
    - Ghent Village Shoppes, 1355-K DeBree Avenue
    - Old Dominion University—Webb Center

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

Bank of Virginia (Cont.)
City of Richmond—
1200 Marshall Street
Sixth Street Marketplace
Grove & Libbie Avenues
City of Roanoke—
1401 Hershberger Road,
Crossroads Mall
Chesterfield County—
Brandermill
7318 Midlothian Turnpike
Henrico County—
5801 Bremo Road
8900 Patterson Avenue
Prince William County—
4383 Dale Boulevard, Woodbridge
Russell County—
Lebanon Center, Lebanon

Bank of Waverly, The
Main and Bank Streets
Waverly 23980 (Sussex County)
C.E.O.—G. T. McCall, Ex. V. P.
Cashier—O. L. Staples, Jr.
Brs: Sussex County—
State Routes 735 & 634, Sussex
Bank Street, Waverly

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219 (Wise County)
C.E.O.—H. B. Ellis, Jr.
Cashier—Paul Belcher

Blue Grass Valley Bank, The
P.O. Box 6
Blue Grass 24413 (Highland County)
C.E.O.—O. R. Sponaugle
Cashier—J. L. Schooler

Blue Ridge Bank
North Locust Street
Floyd 24091 (Floyd County)
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—C. P. Kessler
Br: Montgomery County—
200 College Street, N.W.,
Christiansburg

*Burke & Herbert Bank & Trust Company
100 South Fairfax Street
P.O. Box 268
Alexandria 22313
C.E.O.—C. S. T. Burke, Jr., President
Cashier—C. K. Collum, Jr.
Brs: City of Alexandria—
306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street
Arlington County—
500 South 23rd Street
Fairfax County—
5731 Telegraph Road
8736-38 Cooper Road

*Business Bank, The
8399 Leesburg Pike
Vienna 22180 (Fairfax County)
C.E.O.—R. E. Jewell, President
Cashier—Judy Cox

*Central Fidelity Bank
219 East Broad Street
Richmond 23261
C.E.O.—C. L. Saine, Chairman
Cashier—M. S. Bolton
Brs: City of Alexandria—
1101 King Street
City of Bedford—
130 West Main Street
City of Buena Vista—
1002 Magnolia Avenue
City of Charlottesville—
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29
City of Chesapeake—
1064 George Washington Highway
City of Colonial Heights—
1603 Boulevard
3002 Boulevard
City of Emporia—
401 South Main Street
642 South Main Street
524 North Main Street
City of Fredericksburg—
614 Princess Anne Avenue
325 Jefferson Davis Highway
City of Hampton—
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard
City of Hopewell—
Cavalier Square Shopping Center
City of Lynchburg—
828 Main Street
7113 Timberlake Road
#1650 General Electric Company,
#1 Mountain View Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road
City of Manassas—
9210 Church Street

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

- Central Fidelity Bank (Cont.)
        - 8441 Sudley Road
    - City of Newport News
        - 600 Thimble Shoals Boulevard
        - 2700 Washington Avenue
        - 10454 Jefferson Avenue
        - 398 Denbigh Boulevard
        - 956 J. Clyde Morris Boulevard
    - City of Norfolk
        - 70 Janaf Shopping Center, Virginia Beach Boulevard
        - World Trade Center, Waterside Drive & Main Street
    - City of Petersburg
        - 144 North Sycamore Street
        - 2128 South Crater Road
    - City of Poquoson
        - 2 Little Florida Road
    - City of Portsmouth
        - High & Crawford Streets
        - 4241 Portsmouth Boulevard
        - 5820 High Street, West
        - 3718 George Washington Highway
        - 900 Frederick Boulevard
    - City of Richmond
        - 1800 Chamberlayne Avenue
        - 3063 Hull Street
        - 801 East Main Street
        - 50 West Commerce Road
        - Marshall at Third Streets
        - 415 Belt Boulevard
        - 3501 West Broad Street
        - 5803 Grove Avenue
    - City of Roanoke
        - 111 Franklin Road
    - City of Suffolk
        - 201 North Main Street
        - 907 West Washington Street
    - City of Virginia Beach
        - 1608 Laskin Road
        - 5131 Princess Anne Road
        - 2777 Virginia Beach Boulevard
        - 1612 Independence Boulevard
        - 125 Independence Boulevard
        - 6213 Indian River Road
        - Indian River & Princess Anne Roads
        - 2965 Shore Drive
        - 2129 General Booth Boulevard
    - City of Williamsburg
        - 1006 Richmond Road
    - Accomack County
        - U.S. Route 13 & State Route 702, Oak Hall
        - Dunne Avenue, Parksley
    - Albemarle County
        - U.S. Route 29 & State Route 649
        - Albemarle Square Shopping Center, Rio Road & U.S. Route 29, N.
    - Amelia County
        - 20 Washington Avenue, Amelia
    - Amherst County
        - 617 Main Street, Amherst
        - Route 29, North, Madison Heights
    - Appomattox County
        - Corner of Moses & Court Streets, Appomattox
    - Arlington County
        - 2026 Wilson Boulevard
        - 1901 North Moore Street
    - Bedford County
        - Corner of State Routes 122 & 24
    - Botetourt County
        - Main & Water Streets, Buchanan
        - Moutain View Shopping Plaza, U.S. Route 11, Troutville
    - Campbell County
        - 600 Main Street, Altavista
        - U.S. Route 460, Bonsack
        - 23A Main Street, Brookneal
        - 90 Main Street, Rustburg
        - 9601 Timberlake Road
    - Charlotte County
        - Main Street, Drakes Branch
    - Chesterfield County
        - 7300 Petersburg Pike
        - 2749 McRae Road
        - 20815 Chesterfield Avenue
        - 11124 Midlothian Turnpike
        - Oxbridge Square Shopping Center, 9961 Hull Street Road
    - Culpeper County
        - 151 North Main Street
        - 307 South Gate Shopping Center
        - 806 Nottingham Avenue
    - Fairfax County
        - Tyson's Corner, 8117 Leesburg Pike, Vienna
        - 5802 Columbia Pike
        - 9516 Old Keene Mill Road, Burke
        - 14000 Sulleyfield Circle, Chantilly
        - 12218 Leesburg Pike, Herndon
        - 501 Elden Street, Herndon
        - 2374 Hunters Wood Plaza, Reston
        - 1861 Wiehle Avenue, Suite 100, Reston
        - 6200 Backlick Road, Springfield
        - 2903 Gallows Road
        - 7644 Richmond Highway
        - 5163 Leesburg Pike
        - 3050 Chain Bridge Road
    - Halifax County
        - U.S. Route 501 & State Route 129, Halifax
        - 70 S. Main Street, Halifax
    - Hanover County
        - Brandy Hill Plaza, 6549 Mechanicsville Pike
    - Henrico County
        - Byrd Airport Terminal Building
        - Eastgage Mall at Nine Mile Road
        - 7101 West Broad Street Road
        - 109 East Nine Mile Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

Central Fidelity Bank (Cont.)
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
5001 Nine Mile Road
Lunenburg County—
Sixth & Broad Streets, Kenbridge
Mecklenburg County—
525 North Main Street, Chase City
Virginia Avenue & Fourth Street, Clarksville
Montgomery County—
2105 Roanoke Street, Christiansburg
4 East Main Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg
Nottoway County—
200 South Main Street, Blackstone
Pittsylvania County—
2 North Main Street, Chatham
Prince Edward County—
127 North Main Street, Farmville
Prince William County—
2201 Old Bridge Road
Roanoke County—
4110 Brambleton Avenue, S.W.
Rockbridge County—
Route 130 & State Route 759, Natural Bridge Station
Smyth County—
Route 11 & State Route 107, Chilhowie
Route 11 & Bonham Avenue, Chilhowie
Route 11 & County Route 645, Seven Mile Ford
State Route 660, Marion
Spotsylvania County—
4230 Plank Road
Sussex County—
U.S. Route 301 & State Route 139
Washington County—
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon
York County—
U.S. Route 17, York Square Shopping Center, Grafton

*Central Virginia Bank
U.S. Route 60
Powhatan 23139 (Powhatan County)
C.E.O.—R. L. Lyons, President
Cashier—F. W. Kidd
Br: Cumberland County—
Intersection of State Routes 45 & 649, Cartersville

Chesapeake Bank & Trust
672 Battlefield Boulevard, North
Post Office Box 1848
Chesapeake 23320
C.E.O.—J. M. Fail, President
Cashier—B. S. Scheepers
Brs: City of Chesapeake—
1001 Poindexter Street
601 Battlefield Boulevard, South
Battlefield Professional Park, 109 Wimbledon Square
1080 George Washington Highway
City of Portsmouth—
1000 Airline Boulevard

Citizens Bank of Tazewell
643 East Riverside Drive
P.O. Box 628
Tazewell 24651 (Tazewell County)
C.E.O.—A. T. Short, Ex. V. P.
Cashier—M. R. Laxton

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824 (Nottoway County)
C.E.O.—J. A. Wilson, Jr., President
Cashier—C. B. Cordle, Jr.
Brs: Nottoway County—
101 North Main Street, Blackstone (D-I)
210 Carter Street, Crewe
Agnew Street & Nanozine Avenue, Burkeville

*Citizens and Farmers Bank
8th and Main Streets
West Point 23181 (King William County)
C.E.O.—W. T. Robinson, Chairman
Cashier—D. V. Alga
Brs: James City County—
U.S. Route 60 & State Route 607
King William County—
14th & Main Streets, West Point
New Kent County—
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
EFT: King William County—
19th Street & King William Avenue, West Point

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641 (Tazewell County)
C.E.O.—C. H. Barrett, President
Cashier—C. A. Gobble
Brs: Tazewell County—
U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 & State Route 16, Tazewell

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1986

*Commerce Bank
3430 Pacific Avenue
Virginia Beach 23451
C.E.O.—G. R. Aston, Jr., President
Cashier—C. D. Watts
Brs: City of Chesapeake—
3113 Western Branch Boulevard
City of Hampton—
2189 Cunningham Drive
City of Portsmouth—
3010 Tyre Neck Road
3301 High Street
801 Water Street
5515 Portsmouth Boulevard
City of Virginia Beach—
4524 Holland Road
1000 First Colonial Road
5101 Cleveland Street, Suite 101

Commerce Bank of Henrico
Broad Street at Pump Road
Richmond 23229 (Henrico County)
C.E.O.—Richard C. Huffman, President
Cashier—Ronald L. Dudley

CommonWealth Bank, The
9310 Midlothian Turnpike
P. O. Box 35036
Richmond 23235-0036 (Chesterfield County)
C.E.O.—James H. Thompson, President
Cashier—Richard E. Mayton, Jr.

Community Bank, The
200 North Sycamore Street
Petersburg 23803
C.E.O.—N. S. Jones, III, President
Cashier—L. M. Umphlett
Brs: City of Colonial Heights—
2000 Snead Avenue
City of Petersburg—
9 West Tabb Street
2618 South Crater Road
1104 West Washington Street
Chesterfield County—
Corner of West Hundred Road & Winfree Avenue

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170 (Loudoun County)
C.E.O.—Joseph Schellhorn, President
Cashier—L. T. Richmond

Community Bank of Forest, The
U.S. Route 221 & State Route 666
P.O. Box 195
Forest 24551 (Bedford County)
C.E.O.—J. L. Wynne, President
Cashier—T. M. West
Br: Campbell County—
9009 Timberlake Road

*Community Trust Bank
303 County Street
Portsmouth 23704
C.E.O.—Richard R. Early, President
Cashier—Richard R. Early

*Consolidated Bank and Trust Company
320 North First Street
Richmond 23240
C.E.O.—V. W. Henley, President
Cashier—J. E. Fleming
Brs: City of Richmond—
1806 Creighton Road
3009 Hull Street Road

County Bank of Chesterfield
10400 Hull Street Road
Richmond 23113 (Chesterfield County)
C.E.O.—Thomas H. Caffrey, Jr., President
Cashier—Zirkle Blakey, III

Dickenson-Buchanan Bank
State Route 83, East
P.O. Box BB
Haysi 24256 (Dickenson County)
C.E.O.—J. M. Ratleff, Ex. V. P.
Cashier—G. C. Sutherland, Jr.
Brs: Buchanan County—
State Routes 80 & 600, Davenport
Dickenson County—
McClure Avenue, Clintwood

Eastville Bank, The
Eastville 23347 (Northampton County)
C.E.O.—R. L. Simpson, Ex. V. P.
Cashier—C. W. Dickinson, IV

Fairfax Bank & Trust Company
4117A Chain Bridge Road
P.O. Box 1087
Fairfax 22030
C.E.O.—C. E. Curtis, President
Cashier—C. E. Curtis

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
Windsor 23487 (Isle of Wight County)
C.E.O.—R. J. Holland, President
Cashier—R. J. Holland, Jr.

*Farmers & Merchants Bank
205 Main Street
P.O. Box 8
Timberville 22853 (Rockingham County)
C.E.O.—D. B. Todd, President
Cashier—N. K. Gordon
Brs: Rockingham County—
State Route 259, Broadway
127 Rockingham Street, Elkton

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

Farmers & Merchants Bank of Craig County, The
306 Main Street
P.O. Box 218
New Castle 24127 (Craig County)
C.E.O.—J. W. Bostic, Jr., Ex. V. P.
Cashier—P. W. Shelton

Farmers & Merchants Bank-Eastern Shore
U.S. Route 13, P.O. Box 643
Onley 23418 (Accomack County)
C.E.O.—H. B. Rew, Jr., President
Cashier—T. D. Duer
Brs: Accomack County—
U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—T. M. Estep, Ex. V. P.
Cashier—D. A. Barnett
Brs: Lee County—
U.S. Route 58 & State Route 673, Rose Hill
U.S. Route 58 & State Route 694

*First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101 (Fairfax County)
C.E.O.—M. L. Drewer, Jr., Chairman
Cashier—J. G. Manning
Brs: City of Alexandria—
1501 Duke Street
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
City of Fairfax—
4021 University Drive
9840 Main Street
City of Falls Church—
133 South Washington Street
City of Hampton—
1 South Armistead Avenue
Todds Lane & Big Bethel Road
2050 Coliseum Drive
4812 North Mercury Boulevard
4910 West Mercury Boulevard
30 South Mallory Street
4013 West Mercury Boulevard
City of Harrisonburg—
Warren Campus Center, James Madison University
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
City of Lexington—
22 South Main Street
102 Walker Street
City of Newport News—
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
2015 25th Street
City of Norfolk—
One Bank Street
5832 Virginia Beach Boulevard
7912 Halprin Drive
Boush & Charlotte Streets
6210 Virginia Beach Boulevard
City of Portsmouth—
3315 High Street
5798 Churchland Boulevard
City of Staunton—
239 North Central Avenue
833 Springhill Road
City of Virginia Beach—
770 Lynnhaven Parkway
1645 Independence Boulevard
304 Kellam Road
3333 Virginia Beach Boulevard
405 Witchduck Road
1201 Lake James Drive
City of Waynesboro—
216 South Wayne Avenue
City of Winchester—
Corner of Pleasant Valley Road & Featherbed Lane
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
451 Amherst Street
Arlington County—
Washington National Airport
3149 North Washington Boulevard
5555 Columbia Pike
1930 Jefferson Davis Highway
3500 North Washington Boulevard
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
2213 North Glebe Road
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)
Fairfax County—
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

First American Bank of Virginia (Cont.)
Brs: 11944-L Fair Oaks Mall
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
3090 Williams Drive
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.W., Vienna
440 East Maple Avenue, Vienna
5703 Burke Centre Parkway
Centex Building 11260 Roger Bacon Drive, Reston
10691 Braddock Road, University Mall
13344-A Franklin Farm Road
Frederick County—
U.S. Route 50
Loudoun County—
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
87 Sugarland Run Drive, Sterling
Corner of Mulberry & Main Streets, Round Hill
431 East Main Street, Purcellville
Prince William County—
1476 Davis Ford Road, Woodbridge
Rockingham County—
516 North Main Street, Bridgewater
York County—
Washington Square Shopping Center, State Route 17 & Dare Road, Grafton
EFT: City of Harrisonburg—
Gibbons Hall, James Madison University

First Bank and Trust Company, The
Main Street & Secondary Road T-1029
P.O. Box 457
Lebanon 24266 (Russell County)
C.E.O.—W. H. Hayter, Ex. V. P.
Cashier—W. H. Hayter
Br: Washington County—
Intersection of U.S. Highway 19 & Highway 11

First and Citizens Bank
P.O. Box 529
Monterey 24465 (Highland County)
C.E.O.—Delbert Rexrode, Jr., V.P.
Cashier—Delbert Rexrode, Jr.

First Commercial Bank
3801 Wilson Boulevard
Arlington 22203 (Arlington County)
C.E.O.—J. B. Brockett, President
Cashier—Mason Kimble
Br: Arlington County—
3801 Wilson Boulevard (D-I)

First Commonwealth Bank
204 West Main Street
P.O. Box 150
Wise 24293 (Wise County)
C.E.O.—Sue Ellen Fleming, Ex. V. P.
Cashier—D. K. Price

*First State Bank
201 North Union Street
Danville 24541
C.E.O.—L. W. York, President
Cashier—S. L. Jennings

*First Virginia Bank
6400 Arlington Boulevard
Falls Church 22046 (Fairfax County)
C.E.O.—J. C. O'Donnell, President
Cashier—M. G. Anzilotti
Brs: City of Alexandria—
300 South Washington Street
Van Dorn Plaza Shopping Center, 233 S. Van Dorn Street
4999 Seminary Road
City of Fairfax—
10302 Willard Way
City of Falls Church—
191 West Broad Street
City of Fredericksburg—
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
Mary Washington College
401 Jefferson Davis Highway
City of Manassas—
9100 Center Street
8650 Centreville Road
Arlington County—
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
6745 Lee Highway
1469 Jefferson Davis Highway
2700 South Quincy Street
Fairfax County—
5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7000 Bland Street, Springfield
6862 Elm Street, McLean
7960 Fort Hunt Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

First Virginia Bank (Cont.)
8650 Richmond Highway
8416 Arlington Boulevard
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7393-A Lee Highway, Falls Church
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke & Burke Lake Roads, Burke
13045 Lee Jackson Memorial Highway, Chantilly
7716 Telegraph Road, Hayfield
9915 Georgetown Pike, Great Falls
11100 South Lakes Drive, Reston
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2491 Chain Bridge Road, Oakton
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
Old Courthouse Road, Vienna
14175 St. Germain Drive, Centreville
Fauquier County—
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton
King George County—
Dahlgren
State Routes 3 & 610, King George
Loudoun County—
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
101 Enterprize Street, Sterling
212 East Market Street, Leesburg
Northumberland County—
Callao
U.S. Route 360 & State Route 634, Heathsville
Prince William County—
7900 Sudley Road
14901 Washington Street, Haymarket
14000 Jefferson Davis Highway
14500 Smoketown Road, Woodbridge
Spotsylvania County—
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall
2609 Lafayette Boulevard
Stafford County—
State Route 610 & Brafferton Boulevard
Butler Road & Rodney Lane, Chatham Square Shopping Center
Westmoreland County—
Hague
416 Colonial Avenue, Colonial Beach
EFT: Spotsylvania County—
Spotsylvania Mall

*First Virginia Bank of Augusta
1355 Greenville Avenue
Staunton 24401 (Augusta County)
C.E.O.—M. F. P. Willett, President
Cashier—L. E. Kirtner
Brs: City of Staunton—
125 North Central Avenue
City of Waynesboro—
105 Hopeman Parkway
Augusta County—
Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoore Street, Stuarts Draft

*First Virginia Bank-Central
U.S. Route 29, North
Post Office Box 7466
Charlottesville, 22906 (Albemarle County)
C.E.O.—E. S. Yates, President
Cashier—K. W. Fitchett
Brs: City of Charlottesville—
2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street
Albemarle County—
100 Riverbend Drive
State Route 240, Crozet Shopping Center, Crozet
Orange County—
235 Madison Road, Orange

First Virginia Bank-Citizens
Chase Street and Alley 7
P.O. Box 539
Clintwood 24228 (Dickenson County)
C.E.O.—J. W. Vanover
Cashier—L. E. Kirtner

*First Virginia Bank-Colonial
700 East Main Street
Richmond 23219
C.E.O.—W. H. McFaddin, President
Cashier—K. E. Fitchett
Brs: City of Colonial Heights—
3209 Boulevard
City of Richmond—
Stoney Point Shopping Center, Huguenot Road
4710 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard
5011 Brook Road
9 South 12th Street

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

First Virginia Bank-Colonial (Cont.)
Chesterfield County—
2501 West Hundred Road, Chester
7747 Midlothian Turnpike
13322 Midlothian Turnpike
11400 Midlothian Turnpike
6551 Centralia Road
Hanover County—
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville
700 England Street, Ashland
103 North Center Street, Ashland
700 South Leadbetter Road, Ashland
Henrico County—
2300 Hungry Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road

First Virginia Bank-Commonwealth
1782 George Washington Memorial Highway
Grafton 23692 (York County)
C.E.O.—J. A. Nystrom, President
Cashier—K. W. Fitchett
Brs: City of Williamsburg—
300 Second Street
171 Monticello Avenue
Gloucester County—
Gloucester Courthouse
U.S. Route 17, Hayes

First Virginia Bank-Damascus
Laurel Avenue
P.O. Box 368
Damascus 24236 (Washington County)
C.E.O.—C.T. Combs, President
Cashier—Clinton Brooks
Brs: Washington County—
U.S. Route 58, south of State Route 716, Damascus
State Route 80, Meadowview
U.S. Route 11 & State Route 704
State Route 75, Abingdon

*First Virginia Bank-Franklin County
228 Franklin Street
Rocky Mount 24151 (Franklin County)
C.E.O.—Euell W. Naff, President
Cashier—Clinton Brooks
Brs: Franklin County—
224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
Boons Mill
State Routes 116 & 122

*First Virginia Bank-Highlands
450 West Main Street
Covington 24426
C.E.O.—P. H. Winston, Jr., President
Cashier—L. E. Kirtner
Brs: Allegheny County—
Mallow Mall Shopping Center
Bath County—
Hot Springs

*First Virginia Bank-Middle Peninsula
Cross & Prince George Streets
Urbanna 23175 (Middlesex County)
C.E.O.—G. B. Sullivan, President
Cashier—R. W. Klein
Brs: King & Queen County—
U.S. Route 33 & State Route 760 Mattaponi
Middlesex County—
Deltaville
Saluda

*First Virginia Bank-Planters
111 North Main Street
P.O. Box 85
Bridgewater 22812 (Rockingham County)
C.E.O.—W. H. Coffman, President
Cashier—Clinton Brooks
Brs: City of Harrisonburg—
2360 South Main Street
Valley Mall, U.S. Route 33, East
Rockingham County—
238 South Main Street, Dayton

*First Virginia Bank-Shenandoah Valley
200 North Main Street
Woodstock 22657 (Shenandoah County)
C.E.O.—C. R. Cash, President
Cashier—M. G. Anzilotti
Brs: City of Winchester—
2200 Valley Avenue, Wards Plaza Shopping Center
Frederick County—
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North & State Route 661
Shenandoah County—
Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock
Warren County—
Royal Plaza Shopping Center, Front Royal

First Virginia Bank-South
Staunton Plaza Shopping Center
P.O. Box 580
Hurt 24563 (Pittsylvania County)

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

First Virginia Bank-South (Cont.)
C.E.O.—F. W. Mobley, Jr., President
Cashier—Clinton Brooks
Brs: City of Danville—
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
Pittsylvania County—
Westover Drive & James Road

*First Virginia Bank-South Central
301 Main Street
Amherst 24521 (Amherst County)
C.E.O.—B. T. Corish, President
Cashier—Clinton Brooks
Brs: Amherst County—
Elon Road & Amherst Turnpike, Madison Heights
Campbell County—
8800 Timberlake Road
U.S. Route 501 & State Route 40, Brookneal
U.S. Route 501 & State Route 24, Rustburg

*First Virginia Bank-South Hill
111 East Danville Street
South Hill 23970 (Mecklenburg County)
C.E.O.—J. H. Wells, President
Cashier—K. W. Fitchett
Br: Mecklenburg County—
Town Square Shopping Center, East Atlantic Street, South Hill

*First Virginia Bank-Southside
200 North Main Street
Farmville 23901 (Prince Edward County)
C.E.O.—John M. Lee, President
Cashier—L. E. Kirtner
Brs: Amelia County—
U.S. Route 360
Appomattox County—
U.S. Route 578, Pamplin City
Buckingham County—
U.S. Route 15, Arvonia
U.S. Route 15, Dillwyn
Prince Edward County—
U.S. Route 15-460, West, Farmville
Farmville Shopping Center, Farmville
College Plaza Shopping Center, Farmville

*First Virginia Bank-Southwest
6625 Williamson Road, NW
Roanoke 24019-4631 (Roanoke County)
C.E.O.—J. N. Hinson, Jr.
Cashier—L. E. Kirtner
Brs: City of Radford—
520 First Street, West
Norwood Street & Third Avenue
City of Roanoke—
25 West Church Street, S.W.
5005 Melrose Avenue
Market Square Drive & U.S. Route 460
Valley View Mall, 4922 Valley View Boulevard
City of Salem—
223 East Main Street
2743 West Main Street
231 College Avenue
Bland County—
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap
Giles County—
300 Main Street, Narrows
214 Virginia Avenue, Rich Creek
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 60, Pembroke
Montgomery County—
985 Cambria Street, N.E., Christiansburg
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg
State Route 114 & U.S. Route 460
Pulaski County—
Lee Highway & Trinkle Avenue, Dublin
Roanoke County—
2103 Electric Road, S.W.
4209 Starkey Road
1942 East Washington Avenue, Vinton
Wythe County—
North Fourth Street, Wytheville

*First Virginia Bank-Surry
200 East Main Street
Surry 23883 (Surry County)
C.E.O.—L. B. Price, President
Cashier—K. W. Fitchett

*First Virginia Bank of Tidewater
101 St. Paul's Boulevard
Norfolk 23510
C.E.O.—J. F. Babcock
Cashier—K. W. Fitchett
Brs: City of Chesapeake—
239 Battlefield Boulevard, Great Bridge Shopping Center
3343 Western Branch Boulevard
City of Hampton—
1033 West Mercury Boulevard
City of Newport News—
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard
City of Norfolk—
901 West Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 East Princess Anne Road
1003 East Brambleton Avenue
225 West Brambleton Avenue

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

First Virginia Bank of Tidewater (Cont.)
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
Suite 101, #3 Koger Executive Center
City of Poquoson—
452 Wythe Creek Road
City of Portsmouth—
5100 Portsmouth Boulevard
City of Suffolk—
3131 Bridge Road
1463 North Main Street
City of Virginia Beach—
536 Newtown Road
3112 Virginia Beach Boulevard
5289 East Princess Anne Road
351 Independence Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road
1008 Independence Boulevard
2141 General Booth Boulevard
Accomack County—
44 Market Street, Onancock
U.S. Route 13, New Church
U.S. Route 13, Onley
Northampton County—
Main Street, Exmore

*George Mason Bank, The
11185 Main Street
Fairfax, 22030
C.E.O.—M. H. Groom, President
Cashier—Charles Wimer
Br: Fairfax County—
George Mason University, 4400 University Drive

*Hallmark Bank & Trust Company
6810 Commerce Street
Springfield 22150 (Fairfax County)
C.E.O.—H. W. Compton, President
Cashier—K. M. Johns

*Heritage Bank & Trust
841 North Military Highway
Norfolk, 23502
C.E.O.—C. P. Kraemer, President
Cashier—Alice B. Leggett
Brs: City of Norfolk—
200 East Plume Street
City of Chesapeake—
1450 South Military Highway

Highlands Union Bank
340 West Main Street
Post Office Box 1128
Abingdon 24210 (Washington County)
C.E.O.—Darrell G. Swanigan
Cashier—J. T. Riffe

Independent Bank
8751 Sudley Road
Manassas 22110
C.E.O.—G. R. English, President
Cashier—J. M. Weese
Brs: City of Manassas—
9034-A Mathis Avenue, Manassas Shopping Center
Prince William County—
8124 Sudley Road

King George State Bank, Inc.
State Route #3
P.O. Box 81
King George 22485 (King George County)
C.E.O.—H. L. Hite, President
Cashier—J. A. Leitch

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—H. P. Rowlett, Chairman
Cashier—J. E. Hobbs
Brs: Lee County—
U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles
Corner of Church & Institute Streets, Jonesville

Lunenburg County Bank, The
100-102 South Broad Street
P.O. Box 569
Kenbridge 23944 (Lunenburg County)
C.E.O.—B. L. Watson, III, Ex. V. P.
Cashier—J. C. Whitlow
Br: Lunenburg County—
1910 Main Street, Victoria

Marine Bank, The
215 Maddox Boulevard
P.O. Box 143
Chincoteague, 23336 (Accomack County)
C.E.O.—R. D. Callaway, Ex. V. P.
Cashier—R. D. Callaway

Miners Exchange Bank
Alternate Route 58
P.O. Box 1197
Coeburn 24230 (Wise County)
C.E.O.—C. R. Ward, President
Cashier—Robert W. Hale

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
P.O. Box 1010
Grundy 24614 (Buchanan County)
C.E.O.—J. G. Graham, President
Cashier—B. C. Elswick
Br: Buchanan County—
Ancorage Shopping Center, Vansant

Northern Neck State Bank
2 East Richmond Road
P.O. Box 68
Warsaw 22572 (Richmond County)
C.E.O.—E. P. Motley, President
Cashier—W. E. Harrison
Br: Richmond County—
Time Square Shopping Center,
U.S. Route 360, Warsaw

Pace American Bank
112 East Hicks Street
Lawrenceville 23868 (Brunswick County)
C.E.O.—J. E. Traylor, President
Cashier—F. T. Jones
Br: Mecklenburg County—
622 East Atlantic Street,
South Hill

Peoples Bank, Inc.
Depot Street
Post Office Box 769
Honaker 24260 (Russell County)
C.E.O.—K. D. Hart, Ex. V. P.
Cashier—K. D. Hart
Brs: Russell County—
U.S. Highway 58, Banners Corner,
Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland

*People's Bank of Chesapeake
320 South Battlefield Boulevard
Chesapeake 23320
C.E.O.—Townsend Oast, President
Cashier—Jack W. Gibson
Brs: City of Chesapeake—
1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
Campostella Corners Shopping Center,
Military Highway & Campostella Road

Peoples Bank of Danville
110 South Market Street
Danville 24541
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—P. A. Shelton
Brs: City of Danville—
141 Westover Drive
3060 North Main Street
Stafford County—
Stafford Courthouse
U.S. Route 17
Pittsylvania County—
140 South Main Street, Chatham
Route 3, 1 mile north of Route 58

Peoples Bank of Ewing
Highway 58
Ewing 24248 (Lee County)
C.E.O.—R. A. Glenn, Sr. V. P.
Cashier—J. J. Edds
Brs: Lee County—
Rose Hill
U.S. Route 58, Gibson Station

Peoples Bank of Front Royal, The
232 North Royal Avenue
P.O. Box 1538
Front Royal 22630 (Warren County)
C.E.O.—D. L. Unger, Ex. V. P.
Cashier—D. L. Unger

Peoples Bank of Montross
Kings Highway
P.O. Box 306
Montross 22520 (Westmoreland County)
C.E.O.—W. R. Crews, Jr., President
Cashier—E. G. Jenkins

Peoples Bank of Nelson
U.S. Route 29, South
P.O. Box 297
Lovingston 22949 (Nelson County)
C.E.O.—W. J. Camden, President
Cashier—H. M. Giles, Jr.
Br: Nelson County—
State Route 6, Afton

Peoples Bank of Pound
P.O. Box 786
Pound 24279 (Wise County)
C.E.O.—J. D. Hughes, Ex. V. P.
Cashier—J. H. Mullins
Brs: Wise County—
Main Street, Pound
Southwest corner of U.S. Route 23,
Bypass & U.S. Route 23, Business

Peoples Bank of Virginia
5756 Hopkins Road
P.O. Box 34877
Richmond 23234 (Chesterfield County)
C.E.O.—J. H. Lowden, President
Cashier—J. H. Lowden
Br: Chesterfield County—
9970 Ironbridge Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

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*Piedmont Trust Bank
200 Church Street
Martinsville 24115
C.E.O.—I. M. Groves, Jr., President
Cashier—B. R. Dalton
Brs: City of Martinsville—
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
300 Franklin Street
Henry County—
State Route 57, Stanleytown
411 Virginia Avenue, Collinsville
U.S. Route 220

*Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939 (Augusta County)
C.E.O.—H. V. Boney, Jr., President
Cashier—F. D. Bowers
Brs: City of Staunton—
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
City of Waynesboro—
251 North Poplar Avenue
Augusta County—
Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 608, Stuarts Draft
U.S. Route 11, Verona

Prince William Bank, The
110 Graham Park Road
Dumfries 22026 (Prince William County)
C.E.O.—R. P. Pilcher, President
Cashier—R. E. Devers
Br: Prince William County—
1120 Horner Road, Woodbridge

*Princess Anne Commercial Bank
641 Lynnhaven Parkway
P.O. Box 8850
Virginia Beach 23452
C.E.O.—J. Morgan Davis, President
Cashier—Brenda C. Eaton

Prosperity Bank & Trust Company
Suite 101
5803 Rolling Road
Springfield 22152 (Fairfax County)
C.E.O.—Robert McDonough
Cashier—Ann L. Handwork

*Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180 (Fairfax County)
C.E.O.—R. B. Green, President
Cashier—W. L. Harrison

*Salem Bank & Trust
220 East Main Street
P.O. Box 979
Salem 24153
C.E.O.—Clark Owen, Jr., President
Cashier—G. R. Rosenberry
Brs: City of Salem—
1406 Colorado Street
West Main Street

Security Bank Corporation
8780 Centreville Road
Manassas 22110
C.E.O.—J. William Garry, Jr., President
Cashier—Robert L. Causland, Jr.

South Boston Bank
4013 Halifax Road
South Boston 24592 (Halifax County)
C.E.O.—W. H. Carter, Jr., President
Cashier—Lonnie Powell

Southside Bank
307 Church Lane
Tappahannock 22560 (Essex County)
C.E.O.—T. M. Boyd, Jr., President
Cashier—R. W. Vaughan
Brs: Essex County—
Essex Square Shopping Center, Tappahannock
King William County—
Aylett

State Bank of the Alleghenies, The
116 Riverside Avenue
Covington 24426
C.E.O.—D. E. Stone, Jr., President
Cashier—H. C. Rhodes, Jr.

State Bank of Remington, Incorporated
200 John Stone Street
Remington 22734 (Fauquier County)
C.E.O.—L. B. Olinger, President
Cashier—W. T. Frietag
Brs: Fauquier County—
U.S. Route 17, Bealeton
State Route 28, Catlett

*Suburban Bank, d/b/a F&M Bank
1776 Staples Mill Road
Richmond 23230 (Henrico County)
C.E.O.—James H. Atkinson, Jr., President
Cashier—Barbara Updike
Brs: City of Richmond—
209 West Franklin Street
Chesterfield County—
9960 Midlothian Turnpike
Henrico County—
9012 Three Chopt Road
1300 East Parham Road
5001 Lakeside Avenue

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1986

*Union Bank and Trust Company
211 North Main Street
Bowling Green 22427 (Caroline County)
C.E.O.—Walton Mahon, President
Cashier—G. F. Pauley
Brs: Caroline County—
U.S. Route 1, & State Route 639, Ladysmith
U.S. Route 301, Port Royal
Hanover County—
U.S. Route 1 & State Route 657, Ashland
Spotsylvania County—
4540 Lafayette Boulevard
Route 3 & 639

*United Virginia Bank
919 East Main Street
Richmond 23219
C.E.O.—R. G Tilghman, President
Cashier—L. P. Flinn, Jr.
Brs: City of Alexandria—
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2111 Eisenhower Avenue
3610-H King Street
City of Charlottesville—
2117 Ivy Road
402 Park Street
City of Chesapeake—
2421 Bainbridge Boulevard
City of Fairfax—
4085 Chain Bridge Road
City of Franklin—
117 West Second Avenue
City of Hampton—
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oakes Boulevard
City of Harrisonburg—
180 East Market Street
1300 South Main Street
City of Hopewell—
200-204 North Main Street
City of Lexington—
708 South Main Street
45 South Main Street
City of Lynchburg
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center
City of Manassas—
Manassas Junction Shopping Center, Centerville Road & Liberia Avenue
City of Martinsville—
134 East Church Street
1105 Spruce Street
902 Bridge Street
City of Newport News—
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard
City of Norfolk—
Five Main Plaza, East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road
City of Petersburg—
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street
City of Portsmouth—
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street
City of Radford—
1000 Norwood Street
1st & Kent Street
1st & Denby Street
City of Richmond—
206 East Main Street
1101 Azalea Avenue
2500 East Broad Street
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
2108 West Laburnum Avenue
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
City of Roanoke—
1828 Electric Road
3402 Hollings Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

United Virginia Bank (Cont.)
- City of Salem—
  - 1425 West Main Street
- City of South Boston—
  - 410 Main Street
- City of Staunton—
  - 8-14 West Beverly Street
  - 1410 Churchville Avenue
  - 1111 Greenville Avenue
  - 638 North Coalter Street
- City of Suffolk—
  - 123 North Main Street
  - 6617 Holland Road
- City of Virginia Beach—
  - 3322 Holland Road
  - Intersection of Lynnhaven Parkway & Frankel Lane
  - 916 South Military Highway
  - 3300 Pacific Avenue
  - 4572-6 Virginia Beach Boulevard
  - 853 Kempsvlle Road
  - 711 First Colonial Road
  - 334 Virginia Beach Boulevard
  - 4550 Virginia Beach Boulevard
- City of Waynesboro—
  - 1100 West Broad Street
- City of Williamsburg—
  - 401 West Duke of Gloucester Street
  - Garrison Drive & North Mount Vernon Avenue
  - 1186 Jamestown Road
  - 120 Monticello Avenue
  - 120 North Henry Street
- Accomack County—
  - Old U.S. Route 13, Accomac
  - First Street & U.S. Route 13, Keller
  - 62 Market Street, Onancock
  - Edmunds Street & Railroad Avenue, Painter
- Albemarle County—
  - U.S. Route 29, North & Rio Road
- Amherst County—
  - U.S. Route 29, North & Dillard Road, Madison Heights
- Arlington County—
  - 3565 Lee Highway
  - 3040 North Fairfax Drive
  - 1000 Wilson Boulevard, Rosslyn
  - 5335 Lee Highway
  - 249 Glebe Road
- Campbell County—
  - 9604 Timberlake Road
- Charlotte County—
  - 24-26 King Street, Keysville
- Chesterfield County—
  - 10100 Hull Street Road
  - 2065 Huguenot Road
  - 4830 Jefferson Davis Highway
  - Midlothian Turnpike & Crowder Drive
  - Burmuda Square Shopping Center, 11551 Jefferson Davis Highway, Chester
- Fairfax County—
  - 2000 Huntington Avenue
  - Tyson's Corner Shopping Center (D-I)
  - Tyson's Corner Shopping Center
  - 7617 Little River Turnpike
  - 9401 Lee Highway
  - Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
  - 13655 Lee Jackson Highway, Chantilly
  - Goethals Road, Fort Belvoir
  - 9883 Georgetown Pike, Great Falls
  - 1301 Chain Bridge Road, McLean
  - 7900 Westpark Drive, McLean
  - 1601 Washington Plaza, West, Reston
  - 6909 Old Keene Mill Road, Springfield
  - 6686 Franconia Road, Springfield
  - 515 Maple Avenue East, Vienna
  - 226 Maple Avenue, Vienna
  - 12th & Gunston Road, Fort Belvoir
  - Centennial Park Drive & Sunrise Valley Drive, Reston
- Franklin County—
  - 101 South Main Street, Rocky Mount
- Gloucester County—
  - Main Street, Gloucester Courthouse
  - Gloucester Point
- Halifax County—
  - Seventh Street, Virgilina
  - 4027 Halifax Road, Centerville
- Hanover County—
  - State Route 739, Beverdam
  - U.S. Route 1 & State Route 602, Doswell
  - U.S. Route 301 & State Route 646
  - 6008 Mechanicsville Pike, Mechanicsville
- Henrico County—
  - 1129 Gaskins Road
  - 4307 Williamsburg Road
  - Staples Mill Road & Glenside Drive
  - 1601 Willow Lawn Drive
  - 6501 West Broad Street Road
  - 1500 Parham Road
  - 2694 Williamsburg Road
  - U.S. Route 1 & Parham Road
  - 9072 West Broad Street Road, Tuckernuck Square Shopping Center
  - 7818 Parham Road
- Henry County—
  - Marshall Way, Fieldale
  - State Routes 609 & 57, Fieldale
  - Virginia Avenue & Daniels Creek Road, Collinsville
  - State Routes 682 & 57-A, Bassett
  - U.S. Route 220 & State Route 724, Ridgeway

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

United Virginia Bank (Cont.)
U.S. Route 58
James City County—
U.S. Route 60 & State Route 614, Lightfoot
Northampton County—
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox
Patrick County—
West Blue Ridge Avenue, Stuart
Pittsylvania County—
Main Street, Gretna
Prince George County—
Fort Lee, Mahone Avenue, Building P-4307 (F)
Prince William County—
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge
Pulaski County—
New River Shopping Center
Routes 114 & 600
Roanoke County—
7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue & Electric Road
Rockbridge County—
U.S. Route 11, North
Rockingham County—
1905 East Market Street
Shenandoah County—
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg
Spotsylvania County—
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary Route 710
York County—
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 & McLaws Circle
EFT: City of Martinsville—
Patrick Henry Mall, East Church Street
K-Mart Shopping Center, U.S. 220, South
247-251 Commonwealth Boulevard

*Virginia Bank and Trust Company
336 Main Street
Danville 24541
C.E.O.—D. C. Hastings, President
Cashier—L. F. King, Jr.
Brs: City of Danville—
2600 Riverside Drive
3300 North Main Street

Virginia Community Bank
State Route 22 & U.S. Route 33
P.O. Box 888
Louisa 23093 (Louisa County)
C.E.O.—A. P. Stone, President
Cashier—A. P. Stone
Br: Louisa County—
Mineral Avenue & Fourth Street, Mineral

*Washington Bank, The
11800 Sunrise Valley Drive
Reston 22090 (Fairfax County)
C.E.O.—D. E. Ervin, President
Cashier—L. K. Osburn
Br: Fairfax County—
7787 Leesburg Pike

(D-I)	Drive-In
(ND)	Night Depository
(EFT)	Electronic Funds Transfer
(F)	Facility
*	Trust Powers Authorized

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

CITIES

CITY OF ALEXANDRIA

Bank of Alexandria, The
1717 King Street 22313
Br: 507 King Street

Burke & Herbert Bank & Trust Company
100 South Fairfax Street 22313
Brs: 306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street

Br: Bank of Virginia
133 North Fairfax Street
EFT: 4900 Seminary Road

Br: Central Fidelity Bank
1101 King Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
1501 Duke Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van Dorn Plaza Shopping Center
4999 Seminary Road

Brs: United Virginia Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2111 Eisenhower Avenue
3610-H King Street

CITY OF BEDFORD

Br: Central Fidelity Bank
130 West Main Street

CITY OF BRISTOL

Brs: Bank of Virginia
425 State Street
1700 Euclid Avenue
Gate City Highway & Catherine Street
3000 Lee Highway
Bristol Shopping Mall, Gate City Highway

CITY OF BUENA VISTA

Br: Central Fidelity Bank
1002 Magnolia Avenue

CITY OF CHARLOTTESVILLE

Brs: Central Fidelity Bank
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Route 29

Brs: First Virginia Bank-Central
2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street

Brs: United Virginia Bank
2117 Ivy Road
402 Park Street

CITY OF CHESAPEAKE

Chesapeake Bank & Trust
672 Battlefield Boulevard, North 23320
Brs: 1001 Poindexter Street
601 Battlefield Boulevard, South
Battlefield Professional Park, 109 Wimbeldon Square
1080 George Washington Highway

People's Bank of Chesapeake
320 South Battlefield Boulevard 23320
Brs: 1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
Military Highway & Campostella Road

Brs: Bank of Virginia
3216 Western Branch Boulevard
205 Battlefield Boulevard
Military Highway & Old Greenbrier Road

Br: Central Fidelity Bank
1064 George Washington Highway

Br: Commerce Bank
3113 Western Branch Boulevard

Brs: First Virginia Bank of Tidewater
239 Battlefield Boulevard, Great Bridge Shopping Center
3343 Western Branch Boulevard

Br: Heritage Bank & Trust
1450 South Military Highway

Br: United Virginia Bank
2421 Bainbridge Boulevard

STATE CORPORATION COMMISSION

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

CITY OF COLONIAL HEIGHTS

Br: Bank of Virginia
46 Colonial Square

Brs: Central Fidelity Bank
1603 Boulevard
3002 Boulevard

Br: Community Bank, The
2000 Snead Avenue

Br: First Virginia Bank-Colonial
3209 Boulevard

CITY OF COVINGTON

First Virginia Bank-Highlands
450 West Main Street 24426

State Bank of the Alleghenies, The
116 Riverside Avenue 24426

CITY OF DANVILLE

First State Bank
201 North Union Street 24541

People's Bank of Danville
110 South Market Street 24541
Brs: 141 Westover Drive
3060 North Main Street

Virginia Bank and Trust Company
336 Main Street 24541
Brs: 2600 Riverside Drive
3300 North Main Street

Brs: Bank of Virginia
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

Brs: First Virginia Bank-South
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

CITY OF EMPORIA

Brs: Central Fidelity Bank
401 South Main Street
524 North Main Street
642 South Main Street

CITY OF FAIRFAX

Fairfax Bank & Trust Company
4117A Chain Bridge Road 22030

George Mason Bank, The
11185 Main Street 22030

Br: Bank of Virginia
4087 University Drive

Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street

Br: First Virginia Bank
10302 Willard Way

Br: United Virginia Bank
4085 Chain Bridge Road

CITY OF FALLS CHURCH

Br: Bank of Virginia
225 West Broad Street

Br: First American Bank of Virginia
133 South Washington Street

Br: First Virginia Bank
191 West Broad Street

CITY OF FRANKLIN

Bank of Franklin, The
100 East Fourth Avenue 23851
Br: 201 College Drive

Br: United Virginia Bank
917 West Second Avenue

CITY OF FREDERICKSBURG

Brs: Bank of Virginia
1014 Charles Street
501½ Jefferson Davis Highway

Brs: Central Fidelity Bank
614 Princess Anne Avenue
325 Jefferson Davis Highway

Brs: First Virginia Bank
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
Mary Washington College
401 Jefferson Davis Highway

CITY OF GALAX

Br: Bank of Carroll
972 East Stuart Drive

Brs: Bank of Virginia
200 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

Brs: Bank of Virginia
618 Aberdeen Road

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1986

Bank of Virginia (Cont.)
4100 West Mercury Boulevard
West Mercury Bouevard &
Orcutt Avenue
EFT: 1229 Todds Lane

Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard

Br: Commerce Bank
2189 Cunningham Drive

Brs: First American Bank of Virginia
1 South Armistead Avenue
Todds Lane & Big Bethel Road
2050 Coliseum Drive
30 South Mallory Street
4013 West Mercury Boulevard
4812 North Mercury Boulevard
4910 West Mercury Boulevard

Br: First Virginia Bank of Tidewater
1033 West Mercury Boulevard

Brs: United Virginia Bank
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard

CITY OF HARRISONBURG

Brs: First American Bank of Virginia
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
Warren Campus Center. James
Madison University
EFT: Inside Gibbons Hall, James Madison
University

Brs: First Virginia Bank-Planters
2360 South Main Street
Valley Mall, U.S. Route 33, East

Brs: United Virginia Bank
180 East Market Street
1300 South Main Street

CITY OF HOPEWELL

Br: Central Fidelity Bank
Cavalier Square Shopping Center

Br: United Virginia Bank
200-204 North Main Street

CITY OF LEXINGTON

Brs: First American Bank of Virginia
22 South Main Street
102 Walker Street

Brs: United Virginia Bank
708 South Main Street
45 South Main Street

CITY OF LYNCHBURG

Brs: Bank of Virginia
2301 Langhorne Road
2100 Wards Road

Brs: Central Fidelity Bank
828 Main Street
7113 Timberlake Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
#1605 General Electric Company,
#1 Mountain View Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road

Brs: United Virginia Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center

CITY OF MANASSAS

Independent Bank
8751 Sudley Road 22110
Br: 9034-A Mathis Avenue, Manassas
Shopping Center

Security Bank Corporation
8780 Centreville Road 22110

Brs: Central Fidelity Bank
9210 Church Street
8441 Sudley Road

Brs: First Virginia Bank
9100 Center Street
8650 Centreville Road

Br: United Virginia Bank
Manassas Junction Shopping Center,
Centreville Road & Liberia Avenue

CITY OF MARTINSVILLE

Piedmont Trust Bank
200 Church Street 24115
Brs: 14 East Church Street
730 East Church Street, Patrick
Henry Mall Shoping Center
1201 Memorial Boulevard
300 Franklin Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

City of Martinsville (Cont.)
Brs: United Virginia Bank
134 East Church Street
1105 Spruce Street
902 Bridge Street
EFT: 247-251 Comonwealth Boulevard
Patrick Henry Mall
K-Mart Shopping Center

CITY OF NEWPORT NEWS

American Bank
3301-03 Washington Avenue 23607
Brs: 2600 Jefferson Avenue
12437 Warwick Boulevard

Brs: Bank of Virginia
3101 Washington Avenue
96 Main Street
601 Thimble Shoals Boulevard
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard

Brs: Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
600 Thimble Shoals Boulevard

Brs: First American Bank of Virginia
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
2015 25th Street

Brs: First Virginia Bank of Tidewater
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard

Brs: United Virginia Bank
2501 Washington Avenue
2501 Washington Avenue (D-1)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard

CITY OF NORFOLK

Bank of the Commonwealth
Boush & Freemason Streets 23510
Brs: 201 South Granby Mall
4101 Granby Street

First Virginia Bank of Tidewater
101 St. Paul's Boulevard 23510
Brs: 901 West Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
225 W. Brambleton Avenue
1003 East Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
Suite 101, #3 Koger
Executive Center

Heritage Bank & Trust
841 North Military Highway 23502
Br: 200 E. Plume Street

Brs: Bank of Virginia
865 East Little Creek Road
2014 Granby Street
870 North Military Highway
500 Plume Street
6330 Newtown Road
EFT: Old Dominion University,
Webb Center
Ghent Village Shoppes, 1355-K
DeBree Avenue

Brs: Central Fidelity Bank
70 Janaf Shopping Center,
Virginia Beach Boulevard
World Trade Center, Waterside
Drive & Main Street

Brs: First American Bank of Virginia
One Bank Street
5832 Virginia Beach Boulevard
7912 Halprin Drive
Boush & Charlotte Streets
6210 Virginia Beach Boulevard

Brs: United Virginia Bank
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Buiding, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803
Brs: 9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Br: Bank of Southside Virginia, The
2703 South Crater Road

Brs: Bank of Virginia
20 Franklin Street
1963 South Crater Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31,986

City of Petersburg (Cont.)
Brs: Central Fidelity Bank
144 North Sycamore Street
2128 South Crater Road

Brs: United Virginia Bank
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street

CITY OF POQUOSON

Br: Central Fidelity Bank
2 Little Florida Road

Br: First Virginia Bank of Tidewater
452 Wythe Creek Road

CITY OF PORTSMOUTH

Community Trust Bank
303 County Street 23705

Brs: American Bank
444 Crawford Street
4940 West Norfolk Road

Brs: Bank of Virginia
355 Crawford Parkway
3201 High Street
5900 Churchland Boulevard
5700 Portsmouth Boulevard
3400 Airline Boulevard
600 Washington Street

Brs: Central Fidelity Bank
High Street & Crawford Parkway
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard

Br: Chesapeake Bank & Trust
1000 Airline Boulevard

Brs: Commerce Bank
3301 High Street
3010 Tyre Neck Road, Tyre Neck Centre
5515 Portsmouth Boulevard
801 Water Street

Brs: First American Bank of Virginia
3315 High Street
5798 Churchland Boulevard

Br: First Virginia Bank of Tidewater
5100 Portsmouth Boulevard

Brs: United Virginia Bank
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street

CITY OF RADFORD

Brs: First Virginia Bank-Southwest
520 First Street, West
Norwood Street & Third Avenue

Brs: United Virginia Bank
1000 Norwood Street
1st & Kent Streets
1st & Denby Streets

CITY OF RICHMOND

Bank of Virginia
800 East Main Street 23219
Brs: 401 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
4842 Brook Road
Sixth Street Marketplace
EFT: 8900 Patterson Avenue
Grove & Libbie Avenues
Sixth Street Marketplace
1200 East Marshall Street

Central Fidelity Bank
219 East Broad Street 23261
Brs: 1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue

Consolidated Bank and Trust Company
320 North First Street 23240
Brs: 1806 Creighton Road
3009 Hull Street Road

First Virginia Bank-Colonial
700 East Main Street 23219
Brs: 2604 Hull Street Road
200 East Belt Boulevard
4710 Wamsley Boulevard
5011 Brook Road
9 South 12th Street
Stoney Point Shopping Center, Huguenot Road & Stoney Point Road

United Virginia Bank
919 East Main Street 23219
Brs: 2500 East Broad Street Road
1101 Azalea Avenue
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

United Virginia Bank (Cont.)
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
206 East Main Street
2108 West Laburnum Avenue

Br: The Suburban Bank, d/b/a F&M Bank
209 West Franklin Street

CITY OF ROANOKE

Brs: Bank of Virginia
First Street & Church Avenue, S.W.
Valley View Mall, Valley View Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall, Valley View Boulevard, East (D-I)
EFT: 1401 Hershberger Road

Br: Central Fidelity
111 Franklin Road

Brs: First Virginia Bank-Southwest
25 West Church Avenue, S.W.
5005 Melrose Avenue
Market Square Drive & U.S. Route 460
Valley View Mall, 4922 Valley View Boulevard

Brs: United Virginia Bank
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.

CITY OF SALEM

Salem Bank & Trust
220 East Main Street 24153
Brs: 1406 Colorado Street
West Main Street

Br: Bank of Shawsville
West Main Street & Kessling Avenue

Brs: Bank of Virginia
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets

Brs: First Virginia Bank-Southwest
223 East Main Street
2743 West Main Street
231 College Avenue

Br: United Virginia Bank
1425 West Main Street

CITY OF SOUTH BOSTON

Br: United Virginia Bank
410 Main Street

CITY OF STAUNTON

Brs: First American Bank of Virginia
239 North Central Avenue
833 Springhill Road

Br: First Virginia Bank of Augusta
125 North Central Avenue

Brs: Planters Bank & Trust Company of Virginia
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)

Brs: United Virginia Bank
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street

CITY OF SUFFOLK

Bank of Suffolk
101 East Washington Street 23434
Brs: 1000 North Main Street
1608 Holland Road
625 East Washington Street

Br: Bank of Virginia
6423 Whaleyville Boulevard

Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street

Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1463 North Main Street

Brs: United Virginia Bank
123 North Main Street
6617 Holland Road

CITY OF VIRGINIA BEACH

The Bank of Tidewater
1548 Laskin Road 23454
Br: 5225 Providence Road

Commerce Bank
3450 Pacific Avenue 23451
Brs: 4524 Holland Road
1000 First Colonial Road
5101 Cleveland Street, Suite 101

Princess Anne Commercial Bank
641 Lynnhaven Parkway 23452

Brs: Bank of the Commonwealth
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Brs: Bank of Virginia
1705 Baltic Avenue
379 Independence Boulevard

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1986

Bank of Virginia (Cont.)
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
2422 Princess Anne Road
1212 Lake James Drive, Suite A
4176 South Plaza Trail

Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
125 Independence Boulevard
6213 Indian River Road
Indian River Road & Princess Anne Roads
2965 Shore Drive
2129 General Booth Boulevard

Brs: First American Bank of Virginia
1645 Independence Boulevard
3333 Virginia Beach Boulevard
304 Kellam Road
405 South Witchduck Road
770 Lynnhaven Parkway
1201 Lake James Drive

Brs: First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road
1008 Independence Boulevard
2141 General Booth Boulevard
536 Newtown Road

Brs: United Virginia Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
Intersection of Lynnhaven Parkway & Frankel Lane

CITY OF WAYNESBORO

Br: First American Bank of Virginia
216 South Wayne Avenue

Br: First Virginia Bank of Augusta
105 Hopeman Parkway

Br: Planters Bank & Trust Company of Virginia
251 North Poplar Avenue

Br: United Virginia Bank
1100 West Broad Street

CITY OF WILLIAMSBURG

Br: Central Fidelity Bank
1006 Richmond Road

Brs: First Virginia Bank-Commonwealth
300 Second Street
171 Monticello Avenue

Brs: United Virginia Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

CITY OF WINCHESTER

Br: First Virginia Bank-Shenandoah Valley
2200 Valley Aveneue, Ward Plaza Shopping Center

Brs: First American Bank of Virginia
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
451 Amherst Street
Corner of Pleasant Valley Road & Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Farmers & Merchants Bank-Eastern Shore
U.S. Route 13
Onley 23418
Brs: U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336

Br: Bank of Virginia
U.S. Route 13 & State 691, Mappsville

Brs: Central Fidelity Bank
U.S. Route 13 & State Route 702, Oak Hall
Dunn Avenue, Parksley

Brs: First Virginia Bank of Tidewater
44 Market Street, Onancock
U.S. Route 13, Onley
U.S. Route 13, New Church

Brs: United Virginia Bank
Old U.S. Route 13, Accomac

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

Accomack County (Cont.)
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter

ALBEMARLE COUNTY

Albemarle Bank and Trust Company
1425 Seminole Trail 22901
Br: Valley Street, Scottsville

First Virginia Bank-Central
U.S. Route 29, North 22906
Brs: 100 Riverbend Drive
State Route 240, Crozet Shopping Center

Brs: Central Fidelity Bank
U.S. Route 29 & State Route 649
Albemarle Square Shopping Center, Rio Road & U.S. Route 29, North

Br: United Virginia Bank
U.S. Route 29, North & Rio Road

ALLEGHENY COUNTY

Br: First Virginia Bank-Highlands
Mallow Mall Shopping Center

AMELIA COUNTY

Br: Central Fidelity Bank
20 Washington Avenue

Br: First Virginia Bank-Southside
U.S. Route 360

AMHERST COUNTY

First Virginia Bank-South Central
301 Main Street
Amherst 24521
Br: Elon Road & Amherst Turnpike, Madison Heights

Br: Bank of Virginia
Seminole Shopping Center, Madison Heights

Brs: Central Fidelity Bank
617 Main Street, Amherst
U.S. Route 29, North, Madison Heights

Br: United Virginia Bank
U.S. Route 29, North & Dillard Road, Madison Heights

APPOMATTOX COUNTY

Br: Central Fidelity Bank
Corner of Moses Street & Court Street, Appomattox

Br: First Virginia Bank-Southside
U.S. Route 578, Pamplin City

ARLINGTON COUNTY

Arlington Bank
1550 Wilson Boulevard 22209
Br: 4233 Wilson Boulevard

First Commercial Bank
3801 Wilson Boulevard 22203
Br: 3801 Wilson Boulevard (D-I)

Brs: Bank of Virginia
1755 South Jefferson Davis Highway
2011 Crystal Park Drive
2020 North 14th Street
4736 Lee Highway
6045 Wilson Boulevard
1500 Wilson Boulevard
One Crystal Gateway, 1235 Jefferson Davis Highway

Br: Burke & Herbert Bank & Trust Company
500 South 23rd Street

Brs: Central Fidelity Bank
1901 North Moore Street
2026 Wilson Boulevard

Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
1930 Jefferson Davis Highway
1701 McKinley Road
1501 Wilson Boulevard
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
3500 North Washington Boulevard
2213 North Glebe Road
1111 Army Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)

Brs: First Virginia Bank
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

First Virginia Bank (Cont.)
Brs: 6745 Lee Highway
1469 Jefferson Davis Highway
2700 South Quincy Street, Arlington

Brs: United Virginia Bank
3565 Lee Highway
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road

AUGUSTA COUNTY

First Virginia Bank of Augusta
1355 Greenville Avenue 24401
Brs: Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U. S. Route 340 & Broadmoore Street, Stuarts Draft.

Planters Bank & Trust Company of Virginia
U. S. Route 250 & State Route 640
Fishersville 22939
Brs: Richmond Road, U. S. Route 250 East
U. S. Route 340 & State Route 608, Stuarts Draft
U. S. Route 11, Verona

Br: Bank of Rockbridge
U. S. Route 11, Greenville

BATH COUNTY

Br: First Virginia Bank-Highlands
Hot Springs

BEDFORD COUNTY

Community Bank of Forest, The
U. S. Route 221 & State Route 666
Forest 24551

Br: Central Fidelity Bank
Corner of State Routes 122 & 24

BLAND COUNTY

Brs: First Virginia Bank-Southwest
Main Street, Bland
U. S. Routes 21 & 52, Rocky Gap

BOTETOURT COUNTY

Bank of Buchanan
Main Street
Buchanan 24066

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090
Br: U.S. Route 220, South, Daleville

Brs: Central Fidelity Bank
Main & Water Streets, Buchanan
U.S. Route 11

BRUNSWICK COUNTY

Pace American Bank
112 East Hicks Street
Lawrenceville 23868

BUCHANAN COUNTY

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614
Br: Anchorage Shopping Center, Vansant

Br: Dickenson-Buchanan Bank
Intersection of State Routes 600 & 80, Davenport

BUCKINGHAM COUNTY

Brs: First Virginia Bank-Southside
U.S. Route 15, Arvonia
U.S. Route 15, Dillwyn

CAMPBELL COUNTY

Brs: Central Fidelity Bank
600 Main Street, Altavista
U.S. Route 460, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road

Br: Community Bank of Forest, The
9009 Timberlake Road

Brs: First Virginia Bank-South Central
U.S. Route 501 & State Route 40, Brookneal
8800 Timberlake Road
U.S. Route 501 & State Route 24, Rustburg

Br: United Virginia Bank
9604 Timberlake Road

CAROLINE COUNTY

Union Bank and Trust Company
211 North Main Street
Bowling Green 22427
Brs: U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal

CARROLL COUNTY

Bank of Carroll
Main & Cherry Streets
Hillsville 24343
Brs: U.S. Highway 52 & State Route 927, Cana
Southeast corner of Stuart & Meadowview Drives, Hillsville

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959
Brs: Main Street, Charlotte Courthouse
26 King Street, Keysville

Br: Central Fidelity Bank
Main Street, Drakes Branch

Br: United Virginia Bank
24-26 King Street, Keysville

CHESTERFIELD COUNTY

CommonWealth Bank, The
9310 Midlothian Turnpike 23235

County Bank of Chesterfield
10400 Hull Street Road
Richmond 23113

Peoples Bank of Virginia
5756 Hopkins Road 23234
Br: 9970 Ironbridge Road

Brs: Bank of Virginia
Chesterfield Mall (N-D)
7202 Midlothian Turnpike
2810 Buford Road
11450 Midlothian Turnpike
4900 Milridge Parkway, East, Midlothian
Old Hundred Road & State Route 10, Chester
EFT: Brandermill
7318 Midlothian Turnpike

Brs: Central Fidelity Bank
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road

Br: Community Bank, The
Corner of West Hundred Road & Winfree Avenue

Brs: First Virginia Bank-Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester
11400 Midlothian Turnpike
6551 Centralia Road

Br: The Suburban Bank, d/b/a F&M Bank
9960 Midlothian Turnpike

Brs: United Virginia Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder Drive
11551 Jefferson Davis Highway, Burmuda Square Shopping Center
10100 Hull Street Road

CLARKE COUNTY

Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Boyce

CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127

CULPEPER COUNTY

Brs: Central Fidelity Bank
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue

CUMBERLAND COUNTY

Br: Central Virginia Bank
Intersection of State Routes 45 & 649

DICKENSON COUNTY

Dickenson-Buchanan Bank
State Route 83, East
Haysi 24256
Br: McClure Avenue

First Virginia Bank-Citizens
Chase Street and Alley 7
Clintwood 24228

DINWIDDIE COUNTY

Bank of McKenney, Incorporated, The
McKenney 23872

Bank of Southside Virginia, The
State Route 618
Carson 23830
Br: U.S. Route 1 & State Route 226
Dinwiddie

Br: Bank of Virginia
U.S. Route 1

ESSEX COUNTY

Bank of Essex
323 Prince Street
Tappahannock 22560
Br: U.S. Routes 17 & 360, Rappahannock Shopping Center, Tappahannock

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

Essex County (Cont.)
Southside Bank
307 Church Lane
Tappahannock 22560
Br: Essex Square Shopping Center, Tappahannock

FAIRFAX COUNTY

Business Bank, The
8399 Leesburg Pike
Vienna 22180

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101
Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
5703 Burke Centre Parkway
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centec Building, 11260 Roger Bacon Drive, Reston
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna
10691 Braddock Road, University Mall
13344-A Franklin Farm Road

First Virginia Bank
6400 Arlington Boulevard 22046
Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8650 Richmond Highway
Braddock & Twinbrook Roads
1455 Chain Bridge Road, McLean
8416 Arlington Boulevard
6172 Arlington Boulevard
7202 Arlington Boulevard
1244 West Broad Street
3010 Annandale Road
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Highway, Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2941 Chain Bridge Road, Oakton
9915 Georgetown Pike
11100 South Lakes Drive, Reston
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
7000 Bland Street, Springfield
6862 Elm Street, McLean
7393-A Lee Highway, Falls Church
14175 St. Germain Drive, Centreville
Old Courthouse Road, Vienna

Hallmark Bank & Trust Company
6810 Commerce Street
Springfield 22150

Prosperity Bank & Trust Company
5803 Rolling Road
Suite 101
Springfield 22152

Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180

Washington Bank, The
11800 Sunrise Valley Drive
Reston 22090
Br: 7787 Leesburg Pike

Brs: Bank of Virginia
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
8330 Boone Boulevard, Vienna
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna
EFT: 8103 Leesburg Pike, McLean

Br: Burke & Herbert Bank & Trust Company
5731 Telegraph Road
8736-38 Cooper Road

Brs: Central Fidelity Bank
2903 Gallows Road
9516 Old Keene Mill Road, Burke
14000 Sulleyfield Circle
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
Tyson's Corner, 8117 Leesburg Pike, Vienna
5163 Leesburg Pike
7644 Richmond Highway
5802 Columbia Pike
2374 Hunters Woods Plaza, Reston
1861 Wiehle Avenue, Suite 100, Reston
6200 Backlick Road, Springfield
3050 Chain Bridge Road

Br: George Mason Bank, The
4400 University Drive, George Mason University

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

Fairfax County (Cont.)
Brs: United Virginia Bank
2000 Huntington Avenue
Tyson's Corner Shopping Center (D-I)
Tyson's Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
12th & Gunston Roads, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
Centennial Park & Sunrise Valley Drives, Reston
6686 Franconia Road, Springfield
6909 Old Keene Mill Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna

FAUQUIER COUNTY

State Bank of Remington, Incoporated
200 John Stone Street
Remington 22734
Brs: U.S. Route 17, Bealeton
State Route 28, Catlett

Brs: First Virginia Bank
Vint Hill Farm Station, Warrenton (F)
530 Blackwell Road, Warrenton

FLOYD COUNTY

Bank of Floyd, The
Main Street
Floyd 24091

Blue Ridge Bank
North Locust Street
Floyd 24091

FRANKLIN COUNTY

First Virginia Bank-Franklin County
228 Franklin Street
Rocky Mount 24151
Brs: 224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street Rocky Mount
Corner of State Routes 116 & 122 Boones Mill

Br: United Virginia Bank
101 South Main Street, Rocky Mount

FREDERICK COUNTY

Br: First American Bank of Virginia
U.S. Route 50

Brs: First Virginia Bank-Shenandoah Valley
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North & State Route 661

GILES COUNTY

Brs: First Virginia Bank-Southwest
300 Main Street, Narrows
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460, Pembroke
214 Virginia Avenue, Rich Creek

GLOUCESTER COUNTY

Brs: First Virginia Bank-Commonwealth
Gloucester Courthouse
U.S. Route 17, Hayes

Brs: United Virginia Bank
Main Street, Gloucester Courthouse
Gloucester Point

GREENSVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary Highway 686

HALIFAX COUNTY

South Boston Bank
4013 Halifax Road
South Boston 24592

Brs: Central Fidelity Bank
U.S. Route 501 & State Route 129, Halifax

Brs: United Virginia Bank
4027 Halifax Road, Centreville
Seventh Street, Virgilina

HANOVER COUNTY

Br: Bank of Virginia
338 South Richardson Road

Br: Central Fidelity Bank
6549 Mechanicsville Pike

Brs: First Virginia Bank-Colonial
700 England Street
103 North Center Street
700 South Leadbetter Road
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville

Br: Union Bank and Trust Company
U.S. Route 1 & State Route 657, Ashland

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

Hanover County (Cont.)
Brs: United Virginia Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
6008 Mechanicsville Pike, Mechanicsville

HENRICO COUNTY

Commerce Bank of Henrico
Broad Street Road at Pump Road 23229

The Suburban Bank, d/b/a F&M Bank
1776 Staples Mill Road 23230
Brs: 9012 Three Chopt Road
5001 Lakeside Avenue
1300 East Parham Road

Brs: Bank of Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
11011 West Broad Street Road
6415 Osborne Turnpike
9 West Nine Mile Road, Highland Springs
400 West Williamsburg Road, Sandston
9700 Gayton Road, Gayton Crossing Shopping Center
Dominion Boulevard & West Broad Street Road
EFT: 5801 Bremo Road
8900 Patterson Avenue

Brs: Central Fidelity Bank
Byrd Airport Terminal Building
Eastgate Mall at Nine Mile Road
5001 Nine Mile Road
109 East Nine Mile Road
7101 West Broad Street Road
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road

Brs: First Virginia Bank-Colonial
2300 Hungry Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road

Brs: United Virginia Bank
1129 Gaskins Road
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
1601 Willow Lawn Drive
6501 West Broad Street Road
1500 Parham Road
U.S. Route 1 & Parham Road
2694 Williamsburg Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road

HENRY COUNTY

Brs: Piedmont Trust Bank
411 Virginia Avenue, Collinsville
State Route 57, Stanleytown
West side of U.S. Route 220

Brs: United Virginia Bank
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue and Daniels Creek Road, Collinsville
State Routes 682 & 57-A, Bassett
U.S. Route 58
U.S. Route 220 & State Route 724, Ridgeway

HIGHLAND COUNTY

Blue Grass Valley Bank, The
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
Windsor 23487

Br: Bank of Franklin, The
Airway Shopping Center, U.S. Highway 58, East

JAMES CITY COUNTY

Br: Citizens and Farmers Bank
U.S. Route 60 & State Route 607

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

James City County (Cont.)
Br: United Virginia Bank
U.S. Route 60 & State Route 614, Lightfoot

KING GEORGE COUNTY

King George State Bank, Inc.
State Route #3
King George 22485

Brs: First Virginia Bank
Dahlgren
State Routes 3 & 610, King George

KING & QUEEN COUNTY

Br: First Virginia Bank-Middle Peninsula
U.S. Route 33 & State Route 670, Mattaponi

KING WILLIAM COUNTY

Citizens and Farmers Bank
8th and Main Streets
West Point 23181
Br: 14th & Main Streets, West Point
EFT: 19th & King William Avenues, West Point

Br: Southside Bank
Aylett

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482

Br: Bank of Virginia
White Stone

LEE COUNTY

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58, & State Route 673, Rose Hill
Southside of U.S. Route 58, near its intersection with State Route 694

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles
Southwest corner of Church & Institute Streets, Jonesville

Peoples Bank of Ewing
Highway 58
Ewing 24248
Brs: Rose Hill
U.S. Route 58, Gibson Station

LOUDOUN COUNTY

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170

Brs: Bank of Virginia
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly
101 East Holly Avenue, Sterling Park

Brs: First American Bank of Virginia
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
87 Sugarland Run Drive, Sterling
Corner of Mulberry & Main Streets, Round Hill
431 East Main Street, Purcellville

Brs: First Virginia Bank
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling
212 East Market Street, Leesburg

LOUISA COUNTY

Virginia Community Bank
State Route 22 & U.S. Route 33
Louisa 23093
Br: Mineral Avenue & Fourth Street
Mineral

LUNENBURG COUNTY

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944
Br: 1910 Main Street, Victoria

Br: Central Fidelity Bank
Sixth & Broad Streets, Kenbridge

MECKLENBURG COUNTY

First Virginia Bank-South Hill
111 East Danville Street
South Hill 23970
Br: Town Square Shopping Center, East Atlantic Street, South Hill

Brs: Bank of Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

Mecklenburg County (Cont.)
Brs: Central Fidelity Bank
525 North Main Street, Chase City
Virginia Avenue & Fourth Street, Clarksville

Br: Pace American Bank
622 East Atlantic Street, South Hill

MIDDLESEX COUNTY

First Virginia Bank-Middle Peninsula
Cross & Prince George Streets
Urbanna 23175
Br: Deltaville
Saluda

MONTGOMERY COUNTY

Bank of Shawsville
Route 460
Shawsville 24162

Br: Blue Ridge Bank
200 College Street

Brs: Central Fidelity Bank
4 East Main Street, Christiansburg
2105 Roanoke Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg

Brs: First Virginia Bank-Southwest
985 Cambria Street, N.E.
State Route 114 & U.S. Route 460, Blacksburg
151 Country Club Drive, Blacksburg
902 Price's Fork Road, Blacksburg

NELSON COUNTY

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949
Br: State Route 6, Afton

NEW KENT COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton

NORTHAMPTON COUNTY

Eastville Bank, The
Eastville 23347

Br: First Virginia Bank of Tidewater
Main Street, Exmore

Brs: United Virginia Bank
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22472
Brs: U.S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess

Brs: Bank of Virginia
Burgess
Reedville

Brs: First Virginia Bank
Callao
U.S. Route 360 & State Route 634, Heathsville

NOTTOWAY COUNTY

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824
Brs: 101 North Main Street, Blackstone (D-I)
210 Carter Street, Crewe
Agnew Street & Namozine Avenue, Burkeville

Br: Central Fidelity Bank
200 South Main Street, Blackstone

ORANGE COUNTY

Br: First Virginia Bank
235 Madison Road, Orange

PATRICK COUNTY

Br: United Virginia Bank
West Blue Ridge Avenue, Stuart

PITTSYLVANIA COUNTY

First Virginia Bank-South
Staunton Plaza Shopping Center
Hurt 24563
Br: Westover Drive & James Road

Br: Central Fidelity Bank
2 North Main Street, Chatham

Brs: Peoples Bank of Danville
140 South Main Street, Chatham
Route 3, 1 mile north of Route 58

Br: United Virginia Bank
Main Street, Gretna

POWHATAN COUNTY

Central Virginia Bank
U.S. Route 60
Powhatan 23139

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

PRINCE EDWARD COUNTY

First Virginia Bank-Southside
200 North Main Street
Farmville 23901
Brs: U.S. Route 15-460, West, Farmville
Farmville Shopping Center, Farmville
College Plaza Shopping Center, Farmville

Br: Central Fidelity Bank
127 North Main Street, Farmville

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The
Prince George

Br: United Virginia Bank
Fort Lee, Mahone Avenue, Building P-4307 (F)

PRINCE WILLIAM COUNTY

Prince William Bank, The
110 Graham Park Road
Dumfries 22026
Br: 1120 Horner Road, Woodbridge

Brs: Bank of Virginia
8091 Sudley Road
201 Graham Park Road, Dumfries
9136 Mathis Avenue
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway, Woodbridge
13927 Jefferson Davis Highway, Woodbridge (D-I)
2876 Dale Boulevard, Woodbridge
EFT: 4383 Dale Boulevard, Woodbridge

Br: Central Fidelity Bank
2201 Old Bridge Road

Br: First American Bank of Virginia
1476 Davis Ford Road

Brs: First Virginia Bank
14901 Washington Street, Haymarket
14500 Smoketown Road
14000 Jefferson Davis Highway, Woodbridge
7900 Sudley Road

Br: Independent Bank
8124 Sudley Road

Brs: United Virginia Bank
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge

PULASKI COUNTY

Br: Bank of Speedwell, Incorporated
1105 Bob White Boulevard

Brs: Bank of Virginia
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski Mall Shopping Center

Br: First Virginia Bank-Southwest
Lee Highway & Trinkle Avenue, Dublin

Brs: United Virginia Bank
New River Shopping Center
State Routes 114 & 600

RICHMOND COUNTY

Northern Neck State Bank
Warsaw 22572
Br: Time Square Shopping Center, U.S. Route 360, Warsaw

Br: Bank of Virginia
U.S. Route 360

ROANOKE COUNTY

First Virginia Bank-Southwest
6625 Williamson Road
Roanoke 24019
Brs: 2103 Electric Road, S.W.
4209 Starkey Road
1942 East Washington Avenue, Vinton

Brs: Bank of Virginia
901 Hardy Road, Vinton
State Route 419, Cave Spring Office Park

Br: Central Fidelity Bank
4110 Brambleton Avenue, S.W.

Brs: United Virginia Bank
7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue & Electric Road

ROCKBRIDGE COUNTY

Bank of Rockbridge
Raphine 24472
Brs: State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11, North

Br: Central Fidelity Bank
U.S. Route 130 & State Route 759, Natural Bridge Station

Br: United Virginia Bank
U.S. Route 11, North

ROCKINGHAM COUNTY

Farmers & Merchants Bank
205 Main Street
Timberville 22853

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

Farmers & Merchants Bank (Cont.)
Brs: 125 Rockingham Street, Elkton
State Route 259, Broadway

First Virginia Bank-Planters
111 North Main Street
Bridgewater 22812
Br: 238 South Main Street, Dayton

Br: First American Bank of Virginia
516 North Main Street, Bridgewater

Br: United Virginia Bank
1905 East Market Street

RUSSELL COUNTY

First Bank and Trust Company, The
Main Street & Secondary Road T-1029
Lebanon 24266

Peoples Bank, Inc.
Depot Street
Honaker 24260
Brs: U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland

Brs: Bank of Virginia
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon
EFT: Lebanon Center, Lebanon

SCOTT COUNTY

Brs: Bank of Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City

SHENANDOAH COUNTY

First Virginia Bank-Shenandoah Valley
200 North Main Street
Woodstock 22657
Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

Brs: United Virginia Bank
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg

SMYTH COUNTY

Bank of Marion, The
102 West Main Street
Marion 24354
Brs: 1600 North Main Street, Marion
South Main Street & Washington Avenue, Marion

Brs: Central Fidelity Bank
U.S. Route 11 & State Route 107, Chilhowie
U.S. Route 11 at Bonham Avenue, Chilhowie
U.S. Route 11 & County Route 645, Seven Mile Ford
State Route 660, Marion

SOUTHAMPTON COUNTY

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Br: Bank of Virginia
2101 Plank Road

Br: Central Fidelity Bank
4230 Plank Road

Brs: First Virginia Bank
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall, State Route 3
2609 Lafayette Boulevard
EFT: Spotsylvania Mall

Brs: Union Bank and Trust Company
4540 Lafayette Boulevard
Route 3 & 639

Brs: United Virginia Bank
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary State Route 710

STAFFORD COUNTY

Brs: First Virginia Bank
State Route 610 & Bafferton Boulevard
Chatham Square Shopping Center, intersection of Butler Road & Rodney Lane

Brs: Peoples Bank of Danville, The
Stafford Courthouse
U.S. Route 17

SURRY COUNTY

First Virginia Bank-Surry
200 East Main Street
Surry 23883

SUSSEX COUNTY

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

Sussex County (Cont.)
Bank of Waverly, The
Main & Bank Streets
Waverly 23890
Brs: State Routes 735 & 634, Sussex
Bank Street, Waverly

Brs: Bank of Southside Virginia, The
Jarratt
Stony Creek

Br: Central Fidelity Bank
U.S. Route 301 & State Route 139

TAZEWELL COUNTY

Bank of Tazewell County
306 East Main Street
Tazewell 24651
Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641
Brs: U.S. Route 460 & State Route 719, Claypool Hill
U.S. Route 19/460 & State Route 16, Tazewell

WARREN COUNTY

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630

Brs: Bank of Virginia
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal

Br: First Virginia Bank-Shenandoah Valley
Royal Plaza Shopping Center, Front Royal

WASHINGTON COUNTY

First Virginia Bank-Damascus
Laurel Avenue
Damascus 24236
Brs: U.S. Route 58, south of State Route 716, Damascus
State Route 80, Meadowview
Northwest corner of U.S. Route 11 & State Route 704
State Route 75, Abingdon

Highlands Union Bank
340 West Main Street
Abingdon 24210

Br: First Bank and Trust Company
Intersection of U.S. Highway 19 & Highway 11

Brs: Central Fidelity Bank
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon

WESTMORELAND COUNTY

Peoples Bank of Montross
Kings Highway
Montross 22520

Brs: Bank of Virginia
State Route 205, Colonial Beach
Kings Highway

Brs: First Virginia Bank
Hague
416 Colonial Avenue, Colonial Beach

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219

First Commonwealth Bank
204 West Main Street
Wise 24293

Miners Exchange Bank
Alternate Route 58
Coeburn 24230

Peoples Bank of Pound
Pound 24279
Brs: Main Street, Pound
Southwest corner of U.S. Route 23, Bypass & U.S. Route 23, Business

Br: Bank of Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374
Brs: Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

Wythe County (Cont.)
Br: First Virginia Bank-Southwest
Evanham Square Shopping Center, North 4th Street, Wytheville

YORK COUNTY

First Virginia Bank-Commonwealth
1782 George Washington Memorial Highway
Grafton 23692

Br: Bank of Virginia
Grafton

Br: Central Fidelity Bank
U.S. Route 17, York Square Shopping Center, Grafton

Br: First American Bank of Virginia
Washington Square Shopping Center, State Route 17 & Dare Road, Grafton

Brs: United Virginia Bank
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 (Pocahontas Trail) & McLaws Circle

(D-I)	Drive-In
(ND)	Night Depository
(EFT)	Electronic Funds Transfer
(F)	Facility

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

American National Bankshares, Inc., P.O. Box 191, Danville Virginia 24543
C.E.O.—James A. Motley, President
American National Bank and Trust Company, Danville, Virginia

Bancshares 2000, Inc., 8201 Greensboro Drive, McLean, Virginia 22102
C.E.O.—Michael A. Sullivan, President
Bank 2000, National Association, McLean, Virginia

The Bank of Southside Virginia Corporation, P.O. Box 392, Carson, Virginia 23830
C.E.O.—John H. Clements, Chairman of the Board and President
The Bank of Southside Virginia, Carson, Virginia

Central Fidelity Banks, Inc., P.O. Box 27602, Richmond, Virginia 23261
C.E.O.—Carroll L. Saine, Chairman of the Board
Central Fidelity Bank, Richmond, Virginia
Central Fidelity Bank, National Association, Richmond, Virginia

Central Virginia Bankshares, Inc., P.O. Box 39, Powhatan, Virginia 23139
C.E.O.—Ralph L. Lyons, President
Central Virginia Bank, Powhatan, Virginia

Chesapeake Bank Corporation, P.O. Box 1848, Chesapeake, Virginia 23320
C.E.O.—Joseph M. Fail, President
Chesapeake Bank & Trust, Chesapeake, Virginia

Chesapeake Financial Shares, Inc., P.O. Box 1419, Kilmarnock, Virginia 22482
C.E.O.—D. D. Monroe, Jr., President
Chesapeake National Bank, Kilmarnock, Virginia

Colonial-American Bankshares Corporation, P.O. Box 13888, Roanoke, Virginia 24038
C.E.O.—William F. Hawkins Chairman of the Board and President
The Mountain National Bank of Clifton Forge, Clifton Forge, Virginia
Colonial-American National Bank, Roanoke, Virginia

Community Bankshares Incorporated, P.O. Box 2166, Petersburg, Virginia 23804
C.E.O.—Nathan S. Jones, III, President
The Commuity Bank, Petersburg

Dominion Bankshares Corporation, P.O. Drawer 13227, Roanoke, Virginia 24040
C.E.O.—Warner N. Dalhouse, President
Dominion Bank of Shenandoah Valley, National Association, Bridgewater, Virginia
Dominion Bank of Greater Hampton Roads, National Association, Norfolk, Virginia
Dominion Bank of Richmond, National Association, Richmond, Virginia
Dominion Bank, National Association, Roanoke, Virginia
Dominion Bank of Northern Virginia, National Association, Vienna, Virginia
Dominion Bank of Maryland, Rockville, Maryland
Dominion Bank of Washington, Washington, D. C.

F&M Bank Corp., P.O. Box F, Timberville, Virginia 22853
C.E.O.—Dan B. Todd, President
Farmers & Merchants Bank, Timberville, Virginia

F&M National Corporation, P.O. Box 2800, Winchester, Virginia 22601
C.E.O.—Wilbur M. Feltner, President and Chairman of the Board
Albemarle Bank and Trust Company, Charlottesville, Virginia
Massanutten Bank and Trust, National Association, Harrisonburg, Virginia
The Suburban Bank, d/b/a F&M Bank, Richmond, Virginia
Farmers and Merchants National Bank, Winchester, Virginia

Fauquier National Bankshares Inc., 10 Courthouse Square, P.O. Box 561, Warrenton, Virginia 22186

C.E.O.—C. Hunton Tiffany, President
The Fauquier National Bank of Warrenton, Warrenton, Virginia

First American Bankshares, Inc., 15th and H Streets, N.W., First American Bank Building, Washington, D. C. 20005

C.E.O.—Robert G. Stevens, President
First American Bank, N.A., Washington, D. C.
Eastern Shore National Bank, Pocomoke City, Maryland
First American Bank of Maryland, Silver Spring, Maryland
First American Bank of Virginia, McLean, Virginia
First American Bank of New York, Albany, New York
Valley Fidelity Bank and Trust Company, Knoxville, Tennessee

First National Bankshares, Inc., 401 Halifax Street, P.O. Box 955, Emporia, Virginia 23847

C.E.O.—J. R. Gobble, Jr., President
The First National Bank of Emporia, Emporia, Virginia

First National Corporation, P.O. Box 349, Strasburg, Virginia 22657

C.E.O.—Ronald F. Miller, President
The First National Bank of Strasburg, Strasburg, Virginia

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22046

C.E.O.—Robert H. Zalokar, Chairman of the Board
First Virginia Bank-South Central, Amherst, Virginia
First Virginia Bank-Planters, Bridgewater, Virginia
First Virginia Bank-Central, Charlottesville, Virginia
First Virginia Bank-Citizens, Clintwood, Virginia
First Virginia Bank-Highlands, Covington, Virginia
First Virginia Bank-Damascus, Damascus, Virginia
First Virginia Bank, Falls Church, Virginia
First Virginia Bank-Southside, Farmville, Virginia
First Virginia Bank-Commonwealth, Grafton, Virginia
First Virginia Bank-South, Hurt, Virginia
First Virginia Bank of Tidewater, Norfolk, Virginia
First Virginia Bank-Colonial, Richmond, Virginia
First Virginia Bank-Southwest, Roanoke, Virginia
First Virginia Bank-Franklin County, Rocky Mount, Virginia
First Virginia Bank-South Hill, South Hill, Virginia
First Virginia Bank of Augusta, Staunton, Virginia
First Virginia Bank-Surry, Surry, Virginia
First Virginia Bank-Middle Peninsula, Urbanna, Virginia
First Virginia Bank-Shenandoah Valley, Woodstock, Virginia
The Commercial Bank, Bel Air, Maryland

Fredericksburg National Bancorp. Inc. 2403 Fall Hill Avenue, Box 7207 Fredericksburg, Virginia 22404

C.E.O.—Stuart H. Payne, Sr., President
The National Bank of Fredericksburg, Fredericksburg, Virginia

George Mason Bankhares, Inc., P.O. Box 600, Fairfax, Virginia 22030

C.E.O.—Marshall H. Groom, President
The George Mason Bank, Fairfax, Virginia

Harvest Bancorp, Inc., P.O. Box 9, Hamilton, Virginia 22068

C.E.O.—Clyde C. Lamond, III, Chairman of the Board
The Farmers & Merchants National Bank of Hamilton, Hamilton, Virginia

Indendent Banks of Virginia, Inc., P.O. Box 3749, Norfolk, Virginia 23514

C.E.O.—C. Phillips Kraemer, President
Heritage Bank & Trust, Norfolk, Virginia
Princess Anne Commercial Bank, Virginia Beach, Virginia

James Madison Limited, 1730 M Street, N.W., Washington, D. C. 20036

- C.E.O.—K. Donald Menefee, Chairman of the Board
  - Madison National Bank, Washington, D. C.
  - United National Bank of Washington, Washington, D. C.
  - Madison Bank of Maryland, Silver Spring, Maryland
  - The McLean Bank, National Association, McLean, Virginia

Jefferson Bankshares, Inc., P. O. Box 711, Charlottesville, Virginia 22902

- C.E.O.—Hovey S. Dabney, President
  - Jefferson National Bank, Charlottesville, Virginia

Lunenburg Community Bankshares, P.O. Box 569, Kenbridge, Virginia 23944

- C.E.O.—Ben L. Watson, III, Executive Vice President
  - The Lunenburg County Bank, Kenbridge, Virginia

National Bankshares, Inc., 100 South Main Street, Blacksburg, Virginia 24060

- C.E.O.—James G. Rakes, President
  - The National Bank of Blacksburg, Blacksburg, Virginia

NCNB Corporation, 1 NCNB Plaza, Charlotte, North Carolina 28255

- C.E.O.—Hugh L. McColl, Chairman of the Board
  - NCNB National Bank of North Carolina, Charlotte, North Carolina
  - The Prince William Bank, Dumfries, Virginia
  - NCNB Florida Bancorp, Inc., Tampa, Florida
  - NCNB Bancorporation, Inc., Miami, Florida
    - NCNB National Bank of Florida, Tampa, Florida
  - Southern National Bankshares, Inc., Atlanta, Georgia
    - Southern National Bank, Atlanta, Georgia
  - NCNB South Carolina, Columbia, South Carolina
  - Hartsville Bancshares, Inc., Harstville, South Carolina
    - The Bank of Hartsville, Hartsville, South Carolina

Northern Neck Bankshares Corporation, P.O. Box 68, Warsaw, Virginia 22572

- C.E.O.—E. Peyton Motley, President
  - The Northern Neck State Bank, Warsaw, Virginia

The Northern Virginia Banking Corporation, 11 Pidgeon Hill Drive, Sterling, Virginia 22170

- C.E.O.—Harold W. Pierce, Chairman of the Board
  - The National Bank of Northern Virginia, Sterling, Virginia

Old Point Financial Corporation, P.O. Box 3392, Hampton, Virginia 23663

- C.E.O.—R. F. Shuford, President
  - Old Point National Bank of Phoebus, Hampton, Virginia

Page Bankshares, Inc., P.O. Box 10, Stanley, Virginia 22851

- C.E.O.—D. C. Will, President
  - The Farmers and Merchants National Bank of Stanley, Stanley, Virginia

Piedmont BankGroup Incorporated, P.O. Box 4751, Martinsville, Virginia 24115

- C.E.O.—Irving M. Groves, Jr., President
  - Piedmont Trust Bank, Martinsville, Virginia
  - The First National Bank of Ferrum, Ferrum, Virginia
  - The Community Bank of Forest, Forest, Virginia
  - Bank of Carroll, Hillsville, Virginia
  - The First National Bank of Saltville, Saltville, Virginia
  - The First National Bank of Stuart, Stuart, Virginia

Premier Bankshares Corporation, P.O. Box 90, Tazewell, Virginia 24651

- C.E.O.—J. W. West, President
  - Bank of Speedwell, Incorporated, Speedwell, Virginia
  - Tazewell National Bank, Tazewell, Virginia

Rappahannock Bankshares, Inc., P.O. Box 179, Washington, Virginia 22747
  C.E.O.—Mary L. Payne, Secretary
    The Rappahannock National Bank of Washington, Washington, Virginia

Riggs National Corporation, P.O. Box 1912, Washington, D. C. 20074
  C.E.O.—J. L. Allbritton, Chairman of the Board
    The Riggs National Bank of Washington D. C., Washington D. C.
    The Riggs National Bank of Virginia, Merrifield, Virginia

Shawsville Bancorp. Inc., P.O. Box 67, Shawsville, Virginia 24162
  C.E.O.—J. E. Pearman, Sr., Chairman of the Board
    Bank of Shawsville, Shawsville, Virginia

Signet Banking Corporation, P.O. Box 25970, Richmond, Virginia 23260
  C.E.O.—Frederick Deane, Jr., Chairman of the Board
    Bank of Virginia, Richmond, Virginia
    Union Trust Bancorp, Baltimore, Maryland
    Security National Bank, Washington, D. C.

Southwest Virginia Bankshares, Inc., P.O. Box 1067, Marion, Virginia 24354
  C.E.O.—William D. Smith, President
    The Bank of Marion, Marion, Virginia

Sovran Financial Corporation, One Commercial Place, P.O. Box 600, Norfolk, Virginia 23501
  C.E.O.—C. A. Cutchins, III, Chairman of the Board
    Sovran Bank, N.A., Richmond, Virginia
    Sovran Bank/Maryland, Bethesda, Maryland
    Sovran Bank/D. C. National, Washington, D. C.
    Sovran Bank/Delaware, Dover, Delaware

United Financial Banking Companies Inc., 8399 Leesburg Pike, Vienna, Virginia 22180
  C.E.O.—Ralph E. Jewell, Chairman of the Board and President
    The Business Bank, Vienna, Virginia

United Virginia Bankshares, Incorporated, P.O. Box 26665, Richmond, Virginia 23219
  C.E.O.—Richard G. Tilghman, President and Chairman of the Board
    United Virginia Bank, Richmond, Virginia
    NS&T Bankshares, Incorporated, Washington, D. C.
      NS&T Bank, National Association, Washington, D. C.
    Bethesda Bancorporation, Bethesda, Maryland
      Bank of Bethesda, Bethesda, Maryland

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, Virginia 23093
  C.E.O.—A. Pierce Stone, President
    Virginia Community Bank, Louisa, Virginia

Washington Bancorporation, 619 14th Street, N.W., Washington, D. C. 20005
  C.E.O.—Luther H. Hodges, Jr., Chairman of the Board
    The National Bank of Washington, Washington, D. C.
    The Washington Bank, Reston, Virginia

TRUST SUBSIDIARIES

Bank of Virginia Trust Company
7 North Eighth Street
Richmond, Virginia 23219

Dominion Trust Company
213 South Jefferson Street
Roanoke, Virginia 24040

FOREIGN BRANCHES AND EDGE ACT BANKS

Signet Banking Corporation, Richmond, Virginia
  Bank of Virginia, Richmond, Virginia
    Branch: Nassau, Bahamas
  Bank of Virginia International, Richmond, Virginia (Edge Act)
  Bank of Virginia (Grand Cayman) Limited, Georgetown, Cayman Islands

United Virginia Bankshares, Incorporated, Richmond, Virginia
  United Virginia Bank, Richmond, Virginia
    Branch: Georgetown, Cayman Islands
  United Virginia Bank International, Norfolk, Virginia (Edge Act)

SAVINGS INSTITUTION HOLDING COMPANIES AND THEIR VIRGINIA CHARTERED SUBSIDIARIES

Heritage Financial Corporation
Heritage Saving and Loan Association
10th and Main Streets
Richmond, Virginia 23214
(Authorized: August 24, 1978)

Ameribanc Investors Group
Ameribanc Savings Bank
7630 Little River Turnpike
9th Floor
Post Office Box 36
Annandale, Virginia 22003
(Authorized: June 28, 1984)

CONSOLIDATED STATEMENT OF CONDITION OF STATE CHARTERED SAVINGS INSTITUTIONS AS OF DECEMBER 31

	1985 33 SAVINGS INSTITUTIONS 144 BRANCHES	1986 31 SAVINGS INSTITUTIONS 164 BRANCHES
ASSETS		
1. First mortgage loans	$4,441,246,787	$4,866,103,262
2. Home improvement loans	9,868,398	6,984,222
3. Loans on savings accounts	32,845,905	19,633,842
4. Other loans	334,414,658	481,397,059
5. Real estate owned	46,083,382	67,828,527
6. Office buildings	53,559,239	55,800,219
7. Furniture and fixtures	18,430,962	26,170,145
8. Cash on hand and in banks	160,194,710	178,582,190
9. Federal Home Loan Bank stocks	36,722,460	47,281,460
10. Government obligations	199,407,991	178,154,245
11. Other investments	300,764,983	392,327,532
12. Other assets	280,922,524	450,268,653
13. TOTAL ASSETS	$5,914,461,999	$6,770,531,356
LIABILITIES		
14. Savings accounts	$4,779,325,197	$5,290,083,848
15. Advances from F.H.L.B.	388,650,000	527,829,155
16. Borrowed money	167,015,208	195,097,462
17. Loans in process	245,264,274	297,944,782
18. Other liabilities	133,379,554	183,278,165
19. TOTAL LIABILITIES	$5,713,634,233	$6,494,233,412
NET WORTH		
20. Reserves required by law	$ 33,305,301	$ 27,771,758
21. Voluntary reserves	2,852,087	4,964,660
22. Capital stock	33,361,536	44,654,712
23. Surplus and undivided profits	131,308,842	198,906,814
24. TOTAL NET WORTH	$ 200,827,766	$ 276,297,944
25. TOTAL LIABILITIES & NET WORTH	$5,914,461,999	$6,770,531,356

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

NEW SAVINGS INSTITUTIONS

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
8/28/86	MSH Savings and Loan Association (Phantom)	527 Maple Avenue, East Vienna, Fairfax County, VA	Pending

MERGERS

DATE RECEIVED	APPLICANT	DISPOSITION
5/21/86	Investors Savings Bank, Richmond to merge into it Citizens Savings and Loan, Federal Association under the charter and title of "Investors Savings Bank".	Approved 7/25/86
8/28/86	Providence Savings and Loan Association, Vienna, to merge into it MSH Savings and Loan Association, (Phantom), Vienna under the charter and title of "Providence Savings and Loan Association".	Pending

ACQUISITIONS PURSUANT TO SECTION 6.1-194.87 OF THE VIRGINIA CODE

DATE RECEIVED	APPLICANT	DISPOSITION
8/28/86	Miller and Smith Holding Company to acquire 100% of the voting stock of Providence Savings and Loan Association, Vienna, VA upon the merger into it of MSH Savings and Loan Association (Phantom).	Pending

BRANCHES

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
11/20/85	First American Savings and Loan Association Woodbridge, VA	5288 Providence Road City of Virginia Beach, VA	Approved 1/24/86
3/5/86	United Savings Bank Vienna, VA	Intersection of Lee Jackson Memorial Highway and Metrotec Drive, Chantilly, Fairfax County, VA	Approved 5/5/86
4/15/86	First Colonial Savings Bank Prince George, VA	State Route 226, (Cox Road) at U.S. Route 1, Dinwiddie County, VA	Approved 6/30/86
4/21/86	Investors Savings Bank Richmond, VA	Village Courts Shopping Center, Boonsboro Road, City of Lynchburg, VA	Approved 6/24/86
5/1/86	Lincoln Savings and Loan Association Richmond, VA	124 South Main Street City of Harrisonburg, VA	Withdrawn 8/20/86
5/21/86	Colonial Savings and Loan Association Richmond, VA	8907 Patterson Avenue, Henrico County, VA	Approved 7/25/86
6/2/86	Investors Savings Bank Richmond, VA	Southeast corner of Colonial Avenue and 21st Street, City of Norfolk, VA	Approved 11/25/86

SAVINGS INSTITUTIONS RECEIVED AND/OR ACTED UPON IN 1986

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
6/19/86	United Savings Bank Vienna, VA	1320 Old Chain Bridge Road, McLean, Fairfax County, VA	Approved 8/14/86
6/20/86	Investors Savings Bank Richmond, VA	6541 Centralia Road, Chesterfield County, VA	Approved 10/27/86
6/24/86	Guaranty Savings and Loan Association Charlottesville, VA	Commerce Square, intersection of Commerce Road & Statler Boulevard, City of Staunton, VA	Approved 8/20/86
7/18/86	Investors Savings Bank Richmond, VA	Northwest corner of State Route 60 & Johnston Willis Drive, Chesterfield County, VA	Approved 11/25/86
7/22/86	Investors Savings Bank Richmond, VA	Northeast corner of State Routes 3 & 639, Spotsylvania County, VA	Approved 11/25/86
12/19/86	Investors Savings Bank Richmond, VA	Southeast corner of State Route 17 & Grafton Station Lane, Grafton, York County, VA	Pending

MAIN OFFICE RELOCATIONS

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
8/6/86	Shore Savings and Loan Association	From: Old U.S. Route 13 Accomac To: U.S. Route 13, Onley both in Accomack County, VA	Approved 9/3/86

REDESIGNATIONS OF MAIN OFFICE

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
1/23/86	United Savings Bank	From: 501 Maple Avenue To: 8219 Leesburg Pike both in Vienna, Fairfax County, VA	Approved 2/14/86
3/28/86	Lincoln Savings and Loan Association	From: 8907 Patterson Avenue Henrico County, VA To: 11655 Midlothian Turnpike Chesterfield County, VA	Approved 5/5/86
11/12/86	Ameribanc Savings Bank	From: 13448 Jefferson Davis Highway, Woodbridge Prince William County, VA To: 7620 Little River Turnpike Annandale, Fairfax County, VA	Approved 12/8/86

BRANCH RELOCATIONS

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
2/8/86	Providence Savings and Loan Association Vienna, VA	From: 10621-A Braddock Road To: 10695 Braddock Road both in Fairfax County, VA	Approved 3/5/86
5/1/86	Lincoln Savings and Loan Association Richmond, VA	From: 1108 East Main Street To: 1007 East Main Street both in the City of Richmond, VA	Approved 6/26/86

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
6/5/86	Ameribanc Savings Bank Woodbridge, VA	From: 3652 King Street To: 3690-A King Street both in the City of Alexandria, VA	Approved 6/2/86
6/12/86	Shore Savings and Loan Association Accomac, VA	From: 109 South Main Street To: Maddox Boulevard both in the Town of Chincoteague, Accomack County, VA	Approved 6/26/86
9/25/86	Providence Savings and Loan Association Vienna, VA	From: 6819 Redmond Drive To: 1443 Chain Bridge Road both in Fairfax County, VA	Approved 10/15/86
10/27/86	Colonial Savings and Loan Association Richmond, VA	From: 10041 Midlothian Turnpike To: 808 Moorefield Park Drive both in Chesterfield County, VA	Approved 11/21/86
10/28/86	Investors Savings Bank Richmond, VA	From: 8837 Eclipse Drive To: 1589 Bridge Road both in the City of Suffolk, VA	Approved 11/17/86
11/14/86	Investors Savings Bank Richmond, VA	From: 100 North Sixth Street To: 600 East Main Street both in the City of Richmond, VA	Approved 11/21/86
11/28/86	Investors Savings Bank Richmond, VA	From: 8506 Patterson Avenue To: 900 Parham Road both in Henrico County, VA	Approved 12/18/86

NON-DEPOSITORY OFFICES

DATE RECEIVED	SAVINGS INSTITUTION	LOCATION	DISPOSITION
4/23/86	Cardinal Savings & Loan Association Richmond, VA	900 East Main Street City of Richmond, VA	Approved 5/8/86
5/2/86	First Colonial Savings Bank Hopewell, VA	Prince George Commons, Route 106, Prince George Courthouse, Prince George County, VA	Approved 5/13/86
6/6/86	Colonial Savings & Loan Association Richmond, VA	9413 Hull Street Suite B-2 Chesterfield County, VA	Approved 7/7/86
9/17/86	United Savings Bank Vienna, VA	11419 Sunset Hills Road Reston, Fairfax County, VA	Pending
11/5/86	Investors Savings Bank Richmond, VA	9201 Forest Hill Avenue City of Richmond, VA	Approved 11/19/86
11/12/86	Ameribanc Savings Bank Woodbridge, VA	7630 Little River Turnpike Annandale, Fairfax County, VA	Approved 11/21/86
12/12/86	Newport News Savings and Loan Association Newport News, VA	Marlin Drive, Duck, Dare County, NC	Pending

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

CONVERSION OF MUTUAL TO A STOCK ASSOCIATION

DATE RECEIVED	APPLICANT	DISPOSITION
3/11/86	Newport News Savings and Loan Association, Newport News, VA a mutual association to convert to a stock association.	Approved 6/24/86

SAVINGS INSTITUTION STATUS CHANGES — 1986

MERGERS

January	24	York Savings and Loan Association (Phantom), Alexandria, VA merged into Commonwealth Savings and Loan Association, Alexandria, VA under the charter and title of "Commonwealth Savings and Loan Assocation".
September	2	Citizens Savings and Loan, Federal Association, Richmond, VA merged into Investors Savings Bank, Richmond, VA under the charter and title of "Investors Savings Bank".

BRANCH OPENINGS

February	10	Homestead Savings and Loan Association, Portsmouth, VA opened its branch office at 3220 Churchland Boulevard, City of Chesapeake, VA
February	20	Ameribanc Savings Bank, Woodbridge, VA opened its branch office at 5288 Providence Road, City of Virginia Beach, VA
April	15	United Savings Bank, Vienna, VA opened its branch office at 5616-A Ox Road, Fairfax County, VA
April	21	Ameribanc Savings Bank, Woodbridge, VA opened its branch office at 990 Bragg Road, Village Square Shopping Center, Spotsylvania County, VA
July	10	Investors Savings Bank, Richmond, VA opened its branch office at the southside of Indian River Road, one block west of Kempsville Road, City of Virginia Beach, VA
August	1	Colonial Savings and Loan Association, Richmond, VA, opened its branch office at 8907 Patterson Avenue, Henrico County, VA
October	1	Guaranty Savings and Loan Association, Charlottesville, VA, opened its branch office at 460 Commerce Square, City of Staunton, VA
October	21	Investors Savings Bank, Richmond, VA opened its branch office at Village Courts Shopping Center, Boonsboro Road, City of Lynchburg, VA
November	10	United Savings Bank, Vienna, VA opened its branch office at 1320 Old Chain Bridge Road, McLean, Fairfax County, VA
November	14	United Savings Bank, Vienna, VA opened its branch office at 13900 Lee Jackson Memorial Highway, Chantilly, Fairfax County, VA
November	18	Investors Savings Bank, Richmond, VA opened its branch office at 6541 Centralia Road, Chesterfield County, VA
December	1	Ameribanc Savings Bank, Vienna, VA opened its branch office at 951 North Fairfax Street, (formerly 199 First Street), City of Alexandria, VA
December	24	Investors Savings Bank, Richmond, VA opened its branch office at the intersection of State Routes 3 & 639, Spotsylvania County, VA

MAIN OFFICE RELOCATIONS

July	31	Lincoln Savings and Loan Associations changed the location of its main office from 8907 Patterson Avenue, Henrico County to 11655 Midlothian Turnpike, Chesterfield County, VA

SAVINGS INSTITUTION STATUS CHANGES — 1986

November	24	McLean Savings and Loan Association changed the location of its main office from 1307 Dolley Madison Boulevard to the southeast corner of the intersection of Dolley Madison Boulevard and Ingleside Avenue (1451 Dolley Madison Boulevard) both in McLean, Fairfax County, VA
December	15	Ameribanc Savings Bank redesignated the location of its main office from 13448 Jefferson Davis Highway, Woodbridge, Prince William County to 7620 Little River Turnpike, Annandale, Fairfax County, VA
December	16	United Savings Bank redesignated the location of its main office from 501 Maple Avenue, West to 8219 Leesburg Pike, both in Vienna, Fairfax County, VA.

BRANCH RELOCATIONS

March	27	Providence Savings and Loan Association, Vienna, VA moved its branch office from 10621-A Braddock Road to 10695 Braddock Road, both in Fairfax County, VA
June	9	Investors Savings Bank, Richmond, VA moved its branch office from 9605 Gayton Road to Corner of Gayton and Gaskins Road, Gayton Road Shopping Center, both in Henrico County, VA
July	14	Ameribanc Savings Bank, Woodbridge, VA moved its branch office from 3652 King Street to 3690-A King Street, both in the City of Alexandria, VA

NON-DEPOSITORY OFFICE OPENINGS

April	1	Investors Savings Bank, Richmond, VA opened a non-depository office at 9201 Forest Hill Avenue, City of Richmond, VA
May	28	First Colonial Savings Bank, Hopewell, VA opened a non-depository office at Prince George Commons, Route 106, Prince George Courthouse, Prince George County, VA
June	2	Cardinal Savings and Loan Association, Richmond, VA opened a non-depository office at 900 East Main Street, City of Richmond, VA
July	7	Colonial Savings and Loan Association, Richmond, VA opened a non-depository office at 9413 Hull Street, Suite 2-B, Chesterfield County, VA
September	15	Lincoln Savings and Loan Association, Richmond, VA opened a non-depository office at 611 North Courthouse Road, Chesterfield County, VA

BRANCH OFFICE CLOSINGS

February	20	Ameribanc Savings Bank, Woodbridge, VA closed its branch office located at 14098 Lee Highway, Centreville, Fairfax County, VA
July	31	Lincoln Savings and Loan Association, Richmond, VA closed its branch office at 8907 Patterson Avenue, Henrico County, VA
October	10	Investors Savings Bank, Richmond, VA closed its branch office located at 9026 Forest Hill Avenue, City of Richmond, VA
October	10	Investors Savings Bank, Richmond, VA closed its branch office located at 4076 C-3 Victory Boulevard, Tower Mall Shopping Center, City of Portsmouth, VA

CHANGES IN TITLE

April	22	First American Savings and Loan Association, Woodbridge, VA changed its name to Ameribanc Savings Bank
July	11	Investors Savings and Loan Association, Richmond, VA changed its name to Investors Savings Bank

SAVINGS INSTITUTION STATUS CHANGES — 1986

CONVERSION OF A MUTUAL ASSOCIATION TO A STOCK ASSOCIATION

June 26 Newport News Savings and Loan Association, Newport News, VA converted to a stock association this date

CLOSINGS

June 6 The FSLIC was appointed as the receiver of Mountain Security Savings Bank, Wytheville, VA and transferred all of its assets and liabilities to Carteret Savings Bank, F.A., Morristown, New Jersey

CONVERSIONS OF STATE INSTITUTION TO A FEDERAL INSTITUTION

September 2 Fredericksburg Savings and Loan Association, Fredericksburg, VA a state chartered association converted to a Federal Savings Institution, there were 2 branch offices.

STATEMENT OF CONDITION

	SL-191 SHORE SAVINGS AND LOAN ASSOCIATION ACCOMAC 4 OFFICES	SL-217 FIRST COMMON-WEALTH SAVINGS & LOAN ASSOCIATION ALEXANDRIA 2 OFFICES
ASSETS		
1. First mortgage loans	$27,591,551	$ 60,248,583
2. Home improvement loans	10,736	13,738
3. Loans on savings accounts	404,231	521,754
4. Other loans	296,089	2,081
5. Real estate owned	—	—
6. Office buildings	367,960	862,375
7. Furniture and fixtures	144,402	88,986
8. Cash on hand and in banks	662,631	5,225,118
9. Federal Home Loan Bank stocks	186,300	669,600
10. Government obligations	1,000,784	147,860
11. Other investments	1,825,856	31,535,860
12. Other assets	191,374	3,666,040
13. TOTAL ASSETS	$32,681,914	102,981,995
LIABILITIES		
14. Savings accounts	$28,136,388	$ 90,946,614
15. Advances from F.H.L.B.	2,175,383	1,500,000
16. Borrowed money	290,000	—
17. Loans in process	598,713	—
18. Other liabilities	191,719	2,663,794
19. TOTAL LIABILITIES	$31,392,203	$ 95,110,408
NET WORTH		
20. Reserves required by law	$ 750,000	2,832,000
21. Voluntary reserves	—	—
22. Capital stock	100,500	100,160
23. Surplus and undivided profits	439,211	4,939,427
24. TOTAL NET WORTH	$ 1,289,711	7,871,587
25. TOTAL LIABILITIES AND NET WORTH	$32,681,914	$102,981,995

*Mutual Association

DECEMBER 31, 1986

SL-173 AMERIBANC SAVINGS BANK ANNANDALE 31 OFFICES	SL-229 CAROLINE SAVINGS AND LOAN ASSOCIATION BOWLING GREEN 1 OFFICE	SL-267 GUARANTY SAVINGS AND LOAN ASSOCIATION CHARLOTTESVILLE 4 OFFICES	SL-37 *MUTUAL SAVINGS AND LOAN ASSOCIATION OF VIRGINIA DANVILLE 5 OFFICES	SL-216 VIRGINIA SAVINGS BANK FRONT ROYAL 3 OFFICES	
$717,288,375	$14,222,343	$51,751,642	$53,321,290	$25,697,000	1.
—	205,139	—	4,031	6,000	2.
4,230,049	160,503	144,976	42,909	148,000	3.
4,151,447	1,097,649	13,330,293	3,165,012	2,033,000	4.
11,996,375	—	—	80,818	39,000	5.
9,099,534	319,857	229,539	2,119,063	587,000	6.
4,499,380	14,374	479,837	350,220	137,000	7.
5,703,026	895,288	1,847,808	505,733	133,000	8.
5,005,000	115,900	707,500	543,800	244,000	9.
—	—	8,132,182	3,662,689	209,000	10.
24,957,020	1,126,603	562,364	5,822,824	12,258,000	11.
88,668,484	445,945	1,168,484	1,201,987	269,000	12.
$875,598,690	$18,603,601	$78,354,625	$70,820,376	$41,760,000	13.
$617,905,841	$15,548,516	$61,578,435	$65,178,027	$38,832,000	14.
95,100,000	1,000,000	10,650,000	—	100,000	15.
15,106,813	490,000	—	—	128,000	16.
77,786,724	292,170	2,163,649	—	752,000	17.
29,781,583	278,623	945,713	543,700	292,000	18.
$835,680,961	$17,609,309	$75,337,797	$65,721,727	$40,104,000	19.
$ —	$ 110,030	$ —	$ 2,507,708	$ 187,000	20.
—	—	—	2,434,776	282,000	21.
500,000	248,560	671,460	—	931,000	22.
39,417,729	635,702	2,345,368	156,165	256,000	23.
$ 39,917,729	$ 994,292	$ 3,016,828	$ 5,098,649	$ 1,656,000	24.
$875,598,690	$18,603,601	$78,354,625	$70,820,376	$41,760,000	25.

STATEMENT OF CONDITION

	SL-276	SL-111
	STANDARD SAVINGS AND LOAN ASSOCIATION	*PEOPLE'S SAVINGS AND LOAN ASSOCIATION
	GRUNDY	HAMPTON
	1 OFFICE	1 OFFICE
ASSETS		
1. First mortgage loans	$ 2,736,189	$13,301,512
2. Home improvement loans	—	703,000
3. Loans on savings accounts	129,308	1,015,745
4. Other loans	2,156,069	567,358
5. Real estate owned	272,963	90,808
6. Office buildings	176,317	218,190
7. Furniture and fixtures	69,099	67,334
8. Cash on hand and in banks	7,827,792	105,807
9. Federal Home Loan Bank stocks	58,300	100,600
10. Government obligations	—	—
11. Other investments	—	1,716,025
12. Other assets	343,490	2,278,387
13. TOTAL ASSETS	$13,769,527	$20,164,766
LIABILITIES		
14. Savings accounts	$11,784,295	$18,529,992
15. Advances from F.H.L.B.	—	100,000
16. Borrowed money	—	207,767
17. Loans in process	3,596	205,952
18. Other liabilities	125,657	154,781
19. TOTAL LIABILITIES	$11,913,548	$19,198,492
NET WORTH		
20. Reserves required by law	$ —	$ 381,011
21. Voluntary reserves	—	108,028
22. Capital stock	1,063,000	—
23. Surplus and undivided profits	792,979	477,235
24. TOTAL NET WORTH	$ 1,855,979	$ 966,274
25. TOTAL LIABILITIES AND NET WORTH	$13,769,527	$20,164,766

*Mutual Association

DECEMBER 31, 1986

SL-228 FIRST COLONIAL SAVINGS BANK HOPEWELL	SL-45 *THE COOPERATIVE BUILDING AND LOAN ASSOCIATION OF LYNCHBURG, INCORPORATED LYNCHBURG	SL-201 COMMON-WEALTH SAVINGS BANK OF VIRGINIA MANASSAS	SL-142 *IMPERIAL SAVINGS & LOAN ASSOCIATION INCORPORATED MARTINSVILLE	SL-253 MCLEAN SAVINGS AND LOAN ASSOCIATION MCLEAN	
5 OFFICES	5 OFFICES	1 OFFICE	1 OFFICE	3 OFFICES	
$ 59,119,461	$129,870,663	$52,985,291	$3,527,480	$310,723,278	1.
92,858	386,399	49,437	691,529	—	2.
15,034	1,416,261	639,075	392,120	697,679	3.
14,734,824	447,776	5,419,271	213,777	494,301	4.
585,127	153,143	144,370	88,685	11,797,211	5.
1,310,033	964,535	1,245,158	65,397	7,167,707	6.
218,681	163,353	181,813	6,671	976,648	7.
4,486,359	1,993,773	261,729	1,299,259	2,832,947	8.
686,800	1,103,300	401,800	34,100	3,214,600	9.
11,115,100	5,014,649	5,768,959	291,228	2,005,225	10.
7,854,014	14,043,618	1,652,140	2,600	19,477,413	11.
3,222,269	960,601	2,878,419	19,403	23,774,410	12.
$103,440,560	$156,518,071	$71,627,462	$6,632,249	$383,161,419	13.
$ 91,342,222	$144,103,690	$59,564,044	$6,199,394	$316,925,809	14.
4,500,000	1,150,000	—	—	15,000,000	15.
189,714	—	2,500,000	—	—	16.
2,234,569	—	5,104,060	42,736	9,428,222	17.
1,703,497	968,296	779,518	27,597	29,070,348	18.
$ 99,970,002	$146,221,986	$67,947,622	$6,269,727	$370,424,379	19.
$ 203,614	$ 3,362,188	$ 429,964	$ 199,659	$ —	20.
—	—	—	—	—	21.
796,037	—	500,000	—	966,384	22.
2,470,907	6,933,897	2,749,876	162,863	11,770,656	23.
$ 3,470,558	$ 10,296,085	$ 3,679,840	$ 362,522	$ 12,737,040	24.
$103,440,560	$156,518,071	$71,627,462	$6,632,249	$383,161,419	25.

STATEMENT OF CONDITION

	SL-84 NEWPORT NEWS SAVINGS AND LOAN ASSOCIATION NEWPORT NEWS 12 OFFICES	SL-223 BLACK DIAMOND SAVINGS BANK NORTON 3 OFFICES
ASSETS		
1. First mortgage loans	$255,508,000	$30,746,846
2. Home improvement loans	56,000	563,000
3. Loans on savings accounts	1,908,000	390,295
4. Other loans	21,131,000	2,128,614
5. Real estate owned	4,218,000	560,860
6. Office buildings	3,436,000	444,529
7. Furniture and fixtures	869,000	67,840
8. Cash on hand and in banks	4,541,000	531,468
9. Federal Home Loan Bank stock	2,240,000	226,900
10. Government obligations	4,036,000	350,000
11. Other investments	26,642,000	3,502,423
12. Other assets	19,661,000	417,977
13. TOTAL ASSETS	$344,246,000	$39,930,752
LIABILITIES		
14. Savings accounts	$283,314,000	$36,106,001
15. Advances from F.H.L.B.	22,650,000	2,000,000
16. Borrowed money	8,517,000	—
17. Loans in process	—	195,082
18. Other liabilities	7,583,000	200,845
19. TOTAL LIABILITIES	$322,064,000	$38,501,928
NET WORTH		
20. Reserves required by law	$ 7,691,000	$ 295,903
21. Voluntary reserves	—	36,745
22. Capital stock	1,380,000	974,676
23. Surplus and undivided profits	13,111,000	121,500
24. TOTAL NET WORTH	$ 22,182,000	$ 1,428,824
25. TOTAL LIABILITIES AND NET WORTH	$344,246,000	$39,930,752

*Mutual Association

DECEMBER 31, 1986

SL-112 *ELIZABETH BUILDING AND LOAN ASSOCIATION INCORPORATED PORTSMOUTH	SL-141 *HOMESTEAD SAVINGS AND LOAN ASSOCIATION PORTSMOUTH	SL-264 SENTINEL SAVINGS BANK RICHLANDS	SL-282 CARDINAL SAVINGS AND LOAN ASSOCIATION RICHMOND	SL-225 COLONIAL SAVINGS AND LOAN ASSOCIATION RICHMOND	
1 OFFICE	2 OFFICES	2 OFFICES	3 OFFICES	9 OFFICES	
$3,886,850	$24,125,199	$ 9,354,958	$152,467,999	$203,870,720	1.
—	2,231,487	—	—	—	2.
—	56,827	285,395	274,562	181,051	3.
25,000	—	2,925,248	11,344,795	19,565,640	4.
—	—	245,788	3,944,993	367,300	5.
—	358,147	374,478	242,457	674,072	6.
1,120	73,858	209,636	704,500	580,421	7.
189,672	97,138	786,863	2,263,406	6,678,361	8.
—	131,900	105,860	1,072,500	2,625,000	9.
—	—	3,580,125	5,225,000	—	10.
—	1,193,730	3,294,446	13,481,720	48,586,320	11.
14,415	30,745	313,914	18,105,150	37,452,781	12.
$4,117,057	$28,299,031	$21,476,711	$209,127,082	$320,581,666	13.
$1,105,389	$23,208,423	$19,954,263	$149,663,457	$240,799,662	14.
—	1,600,000	—	12,250,000	52,500,000	15.
2,580,383	1,600,000	—	23,337,929	11,197,000	16.
—	98,661	—	14,224,762	—	17.
127,919	146,882	177,674	3,348,563	6,091,988	18.
$3,813,691	$26,653,966	$20,131,937	$202,824,711	$310,588,650	19.
$ 92,365	$ 452,480	$ 21,500	$ —	$ —	20.
—	142,690	—	360,000	—	21.
—	229,275	884,390	2,117,416	4,206,660	22.
211,001	820,620	438,884	3,824,955	5,786,356	23.
$ 303,366	$ 1,645,065	$ 1,344,774	$ 6,302,371	$ 9,993,016	24.
$4,117,057	$28,299,031	$21,476,711	$209,127,082	$320,581,666	25.

	SL-209 HERITAGE SAVINGS AND LOAN ASSOCIATION RICHMOND 13 OFFICES	SL-239 INVESTORS SAVINGS BANK RICHMOND 39 OFFICES
ASSETS		
1. First mortgage loans	$494,017,517	$1,177,873,015
2. Home improvement loans	—	239,889
3. Loans on savings accounts	1,380,208	249,089
4. Other loans	74,646,153	184,466,757
5. Real estate owned	14,691,500	5,616,352
6. Office buildings	2,447,636	10,359,233
7. Furniture and fixtures	1,872,603	9,893,072
8. Cash on hand and in banks	48,956,899	24,262,990
9. Federal Home Loan Bank stock	4,355,200	15,023,600
10. Government obligations	16,818,399	31,207,463
11. Other investments	2,000,343	59,058,753
12. Other assets	24,942,824	146,621,011
13. TOTAL ASSETS	$686,129,282	$1,664,871,224
LIABILITIES		
14. Savings accounts	$569,276,979	$1,217,764,395
15. Advances from F.H.L.B.	29,000,000	223,493,772
16. Borrowed money	54,070,074	32,532,249
17. Loans in process	23,805,625	50,411,549
18. Other liabilities	3,926,833	65,916,878
19. TOTAL LIABILITIES	$680,079,511	$1,590,118,843
NET WORTH		
20. Reserves required by law	$ 3,131,400	$ —
21. Voluntary reserves	—	—
22. Capital stock	630,000	7,119,289
23. Surplus and undivided profits	2,288,371	67,633,092
24. TOTAL NET WORTH	$ 6,049,771	$ 74,752,381
25. TOTAL LIABILITIES AND NET WORTH	$686,129,282	$1,664,871,224

*Mutual Association

DECEMBER 31, 1986

SL-226 LINCOLN SAVINGS AND LOAN ASSOCIATION RICHMOND 4 OFFICES	SL-15 *SOUTHWEST VIRGINIA SAVINGS AND LOAN ASSOCIATION ROANOKE 5 OFFICES	SL-286 FAIRFAX SAVINGS BANK SPRINGFIELD 1 OFFICE	SL-179 PROVIDENCE SAVINGS AND LOAN ASSOCIATION VIENNA 9 OFFICES	SL-200 UNITED SAVINGS BANK VIENNA 11 OFFICES	
$107,992,270	$50,925,539	$21,332,071	$169,588,124	$261,416,583	1.
—	284,029	—	—	1,340,336	2.
263,716	346,319	21,876	1,308,260	704,464	3.
7,836,791	1,021,209	4,903,465	2,317,158	79,512,911	4.
3,710,038	50,000	—	93,816	178,394	5.
726,776	2,674,915	—	2,855,058	576,907	6.
729,519	220,943	278,840	455,025	1,384,183	7.
13,310,653	2,125,908	2,336,434	4,822,912	16,880,072	8.
1,232,500	555,100	68,100	1,235,800	1,602,500	9.
42,837,152	3,620,967	—	—	—	10.
1,268,138	3,253,406	5,932,615	20,054,409	8,332,795	11.
11,772,790	385,096	256,628	2,783,419	43,982,087	12.
$191,680,343	$65,463,431	$35,130,029	$205,513,981	$415,911,232	13.
$127,119,320	$56,405,207	$24,679,337	$178,343,332	$331,430,962	14.
19,650,000	4,950,000	—	1,250,000	1,350,000	15.
34,341,876	—	—	1,652,821	—	16.
5,651,967	739,404	4,625,580	11,238,840	55,715,266	17.
3,632,433	755,753	2,687,491	2,573,233	3,377,160	18.
$190,395,596	$62,850,364	$31,992,408	$195,058,226	$391,873,388	19.
$ —	$ —	$ —	$ 4,517,812	$ —	20.
—	—	—	1,600,421	—	21.
4,637,475	—	3,100,000	1,205,585	5,944,405	22.
(3,352,728)	2,613,067	37,621	3,131,937	18,093,439	23.
$ 1,284,747	$ 2,613,067	$ 3,137,621	$ 10,455,755	$ 24,037,844	24.
$191,680,343	$65,463,431	$35,130,029	$205,513,981	$415,911,232	25.

STATEMENT OF CONDITION

	SL-260 SEABOARD SAVINGS AND LOAN ASSOCIATION VIRGINIA BEACH 4 OFFICES	SL-185 JEFFERSON SAVINGS AND LOAN ASSOCIATION WARRENTON 9 OFFICES
ASSETS		
1. First mortgage loans	$ 84,146,627	$227,405,621
2. Home improvement loans	11,263	95,351
3. Loans on savings accounts	604,542	1,428,385
4. Other loans	12,129,701	4,128,745
5. Real estate owned	925,495	7,977,491
6. Office buildings	1,158,077	3,025,572
7. Furniture and fixtures	327,249	562,144
8. Cash on hand and in banks	3,798,376	8,994,758
9. Federal Home Loan Bank stocks	450,500	2,734,400
10. Government obligations	4,484,542	27,759,752
11. Other investments	3,499,000	68,193,097
12. Other assets	274,311	9,701,872
13. TOTAL ASSETS	$111,809,683	$362,007,188
LIABILITIES		
14. Savings accounts	$ 77,525,392	$325,854,895
15. Advances from F.H.L.B.	9,010,000	10,000,000
16. Borrowed money	6,355,836	—
17. Loans in process	8,964,977	10,165,901
18. Other liabilities	2,169,481	9,857,680
19. TOTAL LIABILITIES	$104,025,686	$355,878,476
NET WORTH		
20. Reserves required by law	$ 562,631	$ —
21. Voluntary reserves	—	—
22. Capital stock	4,042,080	535,130
23. Surplus and undivided profits	3,179,286	5,593,582
24. TOTAL NET WORTH	$ 7,783,997	$ 6,128,712
25. TOTAL LIABILITIES AND NET WORTH	$111,809,683	$362,007,188

*Mutual Association

DECEMBER 31, 1986

SL-252 LIBERTY SAVINGS BANK WARRENTON	
1 OFFICE	
$69,060,665	1.
—	2.
273,209	3.
5,204,925	4.
—	5.
1,713,697	6.
542,394	7.
4,225,010	8.
550,000	9.
887,169	10.
1,200,000	11.
4,464,340	12.
$88,121,409	13.
$60,957,567	14.
6,850,000	15.
—	16.
13,494,777	17.
3,177,526	18.
$84,479,870	19.
$ 43,493	20.
—	21.
1,354,230	22.
2,243,816	23.
$ 3,641,539	24.
$88,121,409	25.

ALPHABETICAL LISTING BY NAME
OF STATE SAVINGS INSTITUTIONS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1986

(S) Ameribanc Savings Bank
7620 Little River Turnpike
Annandale 22003 (Fairfax County)
Year Opened-1957
C.E.O.-J. H. Harrison
Brs: City of Alexandria—
3690-A King Street
951 North Fairfax Street
City of Charlottesville—
1709 Emmet Street
City of Fredericksburg—
1316 Jefferson Davis Highway
City of Manassas—
9514 West Center Street
8402 Sudley Road
City of Virginia Beach—
5288 Providence Road
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
Arlington County—
4054 South 28th Street
2444 North Harrison Street
Fairfax County—
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Baileys' Crossroads
Leesburg Pike & State Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna
13826 Lee Highway, Centreville
Fauquier County—
276 Lee Highway, Warrenton
Loudoun County—
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg
Prince William County—
13448 Jefferson Davis Highway, Woodbridge
13953 Jefferson Davis Highway, Woodbridge
12771 Harbor Drive, Woodbridge
Spotsylvania County—
990 Bragg Road, Village Square Shopping Center
Stafford County—
1396 Garrisonville Road

(S) Black Diamond Savings Bank
440 Park Avenue
Norton 24273
Year Opened—1973
C.E.O.—D. M. Green
Brs: Lee County—
700 East Morgan Avenue, Pennington Gap
Tazewell County—
122 Fairfax Avenue, Richlands

(S) Cardinal Savings and Loan Association
616 East Franklin Street
Richmond 23219
Year Opened—1981
C.E.O.—M. C. Harlow, III
Brs: Chesterfield County—
1919 West Huguenot Road
Henrico County—
1794 Parham Road
Non-depository Office:
City of Richmond—
900 East Main Street

(S) Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427 (Caroline County)
Year Opened—1974
C.E.O.—W. R. Southworth

(S) Colonial Savings and Loan Association
10051 Midlothian Turnpike
Richmond 23235 (Chesterfield County)
Year Opened—1973
C.E.O.—O. H. Harriss
Brs: City of Richmond—
4727 Walmsley Boulevard
7100 Three Chopt Road
Chesterfield County—
10041 Midlothian Turnpike
Henrico County—
8907 Patterson Avenue
6201 River Road
Laburnum Avenue & Finlay Street
7923 West Broad Street
Powhatan County—
State Route 671 & U.S. Route 60, Flat Rock
Non-depository Offices:
Chesterfield County—
9413 Hull Street, Suite 2-B
Gloucester County—
Route 17, Gloucester Point
New York, New York—
1501 Broadway, 22nd Floor

(S) Commonwealth Savings Bank of Virginia
9201 West Church Street
Manassas 22110
Year Opened—1967
C.E.O.—C. W. Wittaker

(M) Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street, P.O. Box 340
Lynchburg 24505

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

Cooperative Building and Loan Assoc. (Cont.)
Year Opened—1914
C.E.O.—W. J. Conner
Brs: City of Lynchburg—
2015 Wards Road
3309 Old Forest Road
Amherst County—
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

(M) Elizabeth Building and Loan Association, Incorported
519 Washington Street
Portsmouth 23704
Year Opened—1912
C.E.O.—C. O. Barclay, Jr.

(S) Fairfax Savings Bank
6206 Rolling Road
Springfield 22152 (Fairfax County)
Year Opened—1985
C.E.O.—Linda J. Wright
Non-depository Office:
Fairfax County—
Suite 100, 6564 Loisdale Court

(S) First Colonial Savings Bank
5100 Oaklawn Boulevard, P.O. Box 1211
Hopewell 23860 (Prince George County)
Year Opened—1975
C.E.O.—J. C. Stuart
Brs: City of Colonial Heights—
2208 Boulevard
City of Petersburg—
1883 South Crater Road
Dinwiddie County—
U.S. Route 1, Dinwiddie Courthouse
Nottoway County—
Blackstone Shopping Center, Blackstone
Non-depository Office:
Prince George County—
Route 106, Prince George Commons

(S) First Commonwealth Savings & Loan Association
301 South Washington Street
Alexandria 22314
Year Opened—1969
C.E.O.—J. C. York, Jr.
Br: City of Alexandria—
501 King Street

(S) Guaranty Savings and Loan Association
206 Fifth Street, N.E., P.O. Box 1305
Charlottesville 22902
Year Opened—1981
C.E.O.—M. H. McKeever
Brs: City of Charlottesville—
2125 Ivy Road
City of Staunton—
460 Commerce Square
Albemarle County—
1700 Seminole Trail

(S) Heritage Savings and Loan Association
500 Forest Avenue
Richmond 23229 (Henrico County)
Year Opened—1967
C.E.O.—E. M. Cockrell, Jr.
Brs: City of Richmond—
6980 Forest Hill Avenue
2024-A Grove Avenue
3543 West Cary Street
101 East Main Street
Chesterfield County—
7601 Midlothian Turnpike
10201 Ironbridge Road
11440 Midlothian Turnpike
Hanover County—
2373 Atlee Road, Atlee Square Shopping Center
Henrico County—
4926 West Broad Street
1650 Parham Road
8721 Staples Mill Road
6200 Lakeside Avenue

(M) Homestead Savings and Loan Association
3001 High Street
Portsmouth 23707
Year Opened—1928
C.E.O.—R. C. Reinhold
Br: City of Portsmouth—
3220 Churchland Boulevard

(M) Imperial Savings & Loan Association, Incorporated
211 Fayette Street
Martinsville 24112
Year Opened—1929
C.E.O.—W. B. Muse, Jr.

(S) Investors Savings Bank
8001 West Broad Street
Richmond 23229 (Henrico County)
Year Opened—1974
C.E.O.—R. G. Butcher, Jr.
Brs: City of Charlottesville—
2033 Ivy Road
310 East Main Street
City of Chesapeake—
1028 Battlefield Boulevard
City of Franklin—
510 North Main Street
City of Harrisonburg—
Mason & Gay Streets
City of Lynchburg—
Village Courts Shopping Center, Boonsboro Road
2110 Langhorne Road

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

Investors Savings Bank (Cont.)
City of Portsmouth—
3225 High Street
600 Crawford Street
City of Richmond—
410 Libbie Avenue
1009 East Main Street
7012 Marlow Road
5007 Brook Road
100 North Sixth Street
City of Suffolk—
117 Market Street
8837 Eclipse Drive
City of Virginia Beach—
3664 Virginia Beach Boulevard
1115 First Colonial Road
Indian River & Kempsville Roads
5284 Providence Road
City of Winchester—
426 Weems Lane
Chesterfield County—
9027 Forest Hill Avenue
4901 Millridge Parkway, East
1001 Sycamore Square Drive
7119 Hull Street Road
8310 Midlothian Turnpike
6541 Centralia Road
Hanover County—
5711 Mechanicsville Turnpike
6618 Mechanicsville Turnpike
Henrico County—
Corner of Gayton & Gaskins Road
8506 Patterson Avenue
11272 Patterson Avenue
7119 Staples Mill Road
1152 Wilkinson Road
9006 West Broad Street
Prince Edward County—
Route 460, West, Farmville
Rockingham County—
U.S. Route 33 & State Route 974
Spotsylvania County—
Intersection of State Routes 3 & 639
Non-depository Offices:
City of Richmond—
9201 Forest Hill Avenue
Henrico County—
5008 Monument Avenue
EFT:
Henrico County—
Corner of Gayton & Gaskins Road

(S) Jefferson Savings and Loan Association
Northern Virginia Shopping Center
550 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1960
C.E.O.—T. L. May
Brs: City of Charlotteville—
300 Preston Avenue
City of Lynchburg—
2120 Langhorne Road
City of Roanoke—
130 Church Avenue, S.W.
Albemarle County—
1705 Seminole Trail
Culpeper County—
701 South Main Street
Loudoun County—
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg
Page County—
20 East Luray Shopping Center, Luray

(S) Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1974
C.E.O.—J. L. Burleson

(S) Lincoln Savings and Loan Association
11655 Midlothian Turnpike
Richmond 23234 (Chesterfield County)
Year Opened—1974
C.E.O.—C. K. Beck
Brs: City of Richmond—
1108 East Main Street
Henrico County—
3631 Mechanicsville Pike
5801 Patterson Avenue
Non-depository Offices:
Chesterfield County—
401 Southlake Boulevard
511 N. Courthouse Road

(S) McLean Savings and Loan Association
1451 Dolley Madison Boulevard
McLean 22101 (Fairfax County)
Year Opened—1977
C.E.O.—J. E. Harn, II
Brs: Fairfax County—
11301 Sunset Hills Road, Reston
6257 Old Dominion Drive, McLean

(M) Mutual Savings and Loan Association of Virginia
103 Tower Drive
Danville 24540
Year Opened—1907
C.E.O.—Russell Perkins
Brs: City of Danville—
539 Arnett Boulevard
500 Main Street
600 West Main Street
Henry County—
U.S. Route 220 & Sunset Road, Collinsville

(S) Newport News Savings and Loan Asssociation
301 Hiden Boulevard
Newport News 23606

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

Newport News Savings and Loan Assoc. (Cont.)
Year Opened—1887
C.E.O.—J. W. Hogge, Jr.
Brs: City of Hampton—
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News—
13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street
Gloucester County—
Route 17, Gloucester
Route 17, Gloucester Point
James City County—
1312 Jamestown Road
Lancaster County—
Route 3, Kilmarnock
Richmond County—
Route 360, Warsaw
York County—
2018 U.S. Route 17, Grafton Shopping Center, Grafton

(S) People's Savings and Loan Association
101 North Armistead Avenue
Hampton 23669
Year Opened—1889
C.E.O.—J. E. Coles

(S) Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180 (Fairfax County)
Year Opened—1955
C.E.O.—R. S. Faett
Brs: City of Alexandria—
3500 Mount Vernon Avenue
231 South Van Dorn Street
Fairfax County—
6120 Rose Hill Drive
8702 Richmond Highway
10695 Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean
Corner of Burke Centre Parkway & Roberts Parkway, Burke

(S) Seaboard Savings and Loan Association
501 South Independence Boulevard
Virginia Beach 23452
Year Opened—1977
C.E.O.—C. W. Keel
Brs: City of Norfolk—
100 East Main Street
City of Portsmouth—
6201 Portsmouth Boulevard
City of Virginia Beach—
2943 Shore Drive, Be-Lo Shopping Center

(S) Sentinel Savings Bank
315 Railroad Avenue, P.O. Drawer M
Richlands 24641 (Tazewell County)
Year Opened—1978
C.E.O.—C. B. Cowan
Br: Tazewell County—
710 East Riverside Drive

(S) Shore Savings and Loan Association
U.S. Route 13, P.O. Box 90
Accomac 23301 (Accomack County)
Year Opened—1962
C.E.O.—S. C. Harvard
Brs: Accomack County—
109 South Main Street, Chincoteague
Northampton County—
U.S. Route 13, Cheriton
Bank Street, Exmore

(M) Southwest Virginia Savings and Loan Association
306 Second Street, S.W.
Roanoke 24011
Year Opened—1927
C.E.O.—B. L. Rakes
Brs: City of Roanoke—
1611 Hershberger Road, N.W.
City of Salem—
40 West Main Street
Roanoke County—
2133 Electric Road, S.W.
200 Maple Street, Vinton

(S) Standard Savings and Loan Association
Highway 460 at Hill Street
P.O. Box 881
Grundy 24614 (Buchanan County)
Year Opened—1980
C.E.O.—D. S. Hagy

(S) United Savings Bank
8219 Leesburg Pike
Vienna 22180 (Fairfax County)
Year Opened—1965
C.E.O.—H. D. Orebaugh
Brs: City of Fairfax—
Suite 105, 10777 Main Street
Arlington County—
3709 Columbia Pike
3141 Lee Highway
Fairfax County—
9450 Arlington Boulevard
9527 Braddock Road
3829-A George Mason Drive
501 Maple Avenue, West, Vienna
1320 Old Chain Bridge Road, McLean
13900 Lee Jackson Memorial Highway, Chantilly
5616 Ox Road

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1986

United Savings Bank (Cont.)
Non-depository Office:
Fairfax County—
8219 Leesburg Pike, Suite 200 & 320

(S) Virginia Savings Bank
Sixth & Commerce Streets
P.O. Box 1238
Front Royal 22630 (Warren County)
Year Opened—1980
C.E.O.—J. K. Stephens
Brs: City of Winchester—
35 Featherbed Lane
Shenandoah County—
Intersection of U.S. Route 11 &
State Route 670, Woodstock

(M) Mutual Associations
(S) Stock Associations

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

CITIES

CITY OF ALEXANDRIA

First Commonwealth Savings & Loan Association
301 South Washington Street 22314
Br: 501 King Street

Brs: Ameribanc Savings Bank
3690-A King Street
951 North Fairfax Street

Brs: Providence Savings and Loan Association
3500 Mount Vernon Avenue
231 South Van Dorn Street

CITY OF CHARLOTTESVILLE

Guaranty Savings and Loan Association
205 Fifth Street, N.E. 22902
Br: 2125 Ivy Road

Br: Ameribanc Savings Bank
1709 Emmit Street

Brs: Investors Saving Bank
2033 Ivy Road
310 East Main Street

Br: Jefferson Savings and Loan Association
300 Preston Avenue

CITY OF CHESAPEAKE

Br: Homestead Savings and Loan Association
3220 Churchland Boulevard

Br: Investors Savings Bank
1028 Battlefield Boulevard

CITY OF COLONIAL HEIGHTS

Br: First Colonial Savings Bank
2208 Boulevard

CITY OF DANVILLE

Mutual Savings and Loan Association of Virginia
103 Tower Drive 24541
Brs: 539 Arnett Drive
600 West Main Street
500 Main Street

CITY OF FAIRFAX

Br: United Savings Bank
Suite 105, 10777 Main Street

CITY OF FRANKLIN

Br: Investors Savings Bank
510 North Main Street

CITY OF FREDERICKSBURG

Br: Ameribanc Savings Bank
1316 Jefferson Davis Highway

CITY OF HAMPTON

People's Savings and Loan Association
101 North Armistead Avenue 23369

Brs: Newport News Savings and Loan Association
30 South Armistead Avenue
2034 Coliseum Drive

CITY OF HARRISONBURG

Br: Investors Savings Bank
Mason and Gay Streets

CITY OF HOPEWELL

First Colonial Savings Bank
5100 Oaklawn Boulevard 23860

CITY OF LYNCHBURG

Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street 24505
Brs: 2015 Wards Road
3309 Old Forest Road

Brs: Investors Savings Bank
2110 Langhorne Road
Village Courts Shopping Center, Boonsboro Road

Br: Jefferson Savings and Loan Association
2120 Langhorne Road

CITY OF MANASSAS

Commonwealth Savings Bank of Virginia
9201 West Church Street 22110

Brs: Ameribanc Savings Bank
9514 West Center Street
8402 Sudley Road

CITY OF MARTINSVILLE

Imperial Savings & Loan Association, Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Newport News Savings and Loan Association
301 Hiden Boulevard 23606
Brs: 13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street

CITY OF NORFOLK

Br: Seaboard Savings and Loan Association
100 East Main Street

CITY OF NORTON

Black Diamond Savings Bank
440 Park Avenue 24273

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

CITY OF PETERSBURG

Br: First Colonial Savings Bank
1883 South Crater Road

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association, Incorporated
519 Washington Street 23704

Homestead Savings and Loan Association
3001 High Street 23707

Brs: Investors Savings Bank
3225 High Street
600 Crawford Street

Br: Seaboard Savings and Loan Association
6201 Portsmouth Boulevard

CITY OF RICHMOND

Cardinal Savings and Loan Association
616 East Franklin Street 23219
Non-depository Office:
900 East Main Street

Brs: Colonial Savings and Loan Association
4727 Walmsley Boulevard
7100 Three Chopt Road

Brs: Heritage Savings and Loan Association
1001 East Main Street
6980 Forest-Hill Avenue
2024-A Grove Avenue
3543 West Cary Street

Brs: Investors Savings Bank
100 North Sixth Street
410 Libbie Avenue
1009 East Main Street
7012 Marlowe Road
5007 Brook Road
Non-depository Office:
9201 Forest Hill Avenue

Br: Lincoln Savings and Loan Association
1108 East Main Street

CITY OF ROANOKE

Southwest Virginia Savings and Loan Association
306 Second Street, S.W. 24011
Br: 1611 Hershberger Road, N.W.

Br: Jefferson Savings and Loan Association
130 Church Avenue, S.W.

CITY OF SALEM

Br: Southwest Virginia Savings and Loan Association
40 West Main Street

CITY OF STAUNTON

Br: Guaranty Savings and Loan Association
460 Commerce Square

CITY OF SUFFOLK

Brs: Investors Savings Bank
8837 Eclipse Drive
117 Market Street

CITY OF VIRGINIA BEACH

Seaboard Savings and Loan Association
501 South Independence Boulevard 23452
Br: 2943 Shore Drive, Be-Lo Shopping Center

Brs: Ameribanc Savings Bank
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
5288 Providence Road

Brs: Investors Savings Bank
3664 Virginia Beach Boulevard
1115 First Colonial Road
Indian River & Kempsville Roads
5284 Providence Road

CITY OF WINCHESTER

Br: Investors Savings Bank
426 Weems Lane

Br: Virginia Savings Bank
35 Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Shore Savings and Loan Association
U.S. Route 13
Accomac 23301
Br: 109 South Main Street, Chincoteague

ALBEMARLE COUNTY

Br: Guaranty Savings and Loan Association
1700 Seminole Trail

Br: Jefferson Savings and Loan Association
1705 Seminole Trail

AMHERST COUNTY

Brs: Cooperative Building and Loan Association of Lynchburg, Incorporated, The
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

ARLINGTON COUNTY

Brs: Ameribanc Savings Bank
4054 South 28th Street
2444 North Harrison Street

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

Arlington County (Cont.)
Brs: United Savings Bank
3709 Columbia Pike
3141 Lee Highway

BUCHANAN COUNTY

Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614

CAROLINE COUNTY

Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427

CHESTERFIELD COUNTY

Colonial Savings and Loan Association
10051 Midlothian Turnpike 23235
Br: 10041 Midlothian Turnpike
Non-depository Office:
9413 Hull Street, Suite 2-B

Lincoln Savings and Loan Association
11655 Midlothian Turnpike 23235
Non-depository Offices:
401 Southlake Boulevard
611 N. Courthouse Road

Br: Cardinal Savings and Loan Association
1919 West Huguenot Road

Brs: Heritage Savings and Loan Association
7601 Midlothian Turnpike
10201 Ironbridge Road
11440 Midlothian Turnpike

Brs: Investors Savings Bank
9027 Forest Hill Avenue
4901 Millridge Parkway, East
1001 Sycamore Square Drive
7119 Hull Street
8310 Midlothian Turnpike
8300 Midlothian Turnpike
6541 Centralia Road

CULPEPER COUNTY

Br: Jefferson Savings and Loan Association
701 South Main Street

DINWIDDIE COUNTY

Br: First Colonial Savings Bank
U.S. Route 1, Dinwiddie Courthouse

FAIRFAX COUNTY

Ameribanc Savings Bank
7620 Little River Turnpike
Annandale 22003
Brs: 13826 Lee Highway, Centreville
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
Leesburg Pike & U.S. Route 50, Seven Corner Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

Fairfax Savings Bank
6206 Rolling Road
Springfield 22152
Non-depository Office:
Suite 100, 6564 Loisdale Court

McLean Savings and Loan Association
1451 Dolley Madison Boulevard
McLean 22101
Brs: 11301 Sunset Hills Road, Reston
6257 Old Dominon Drive, McLean

Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180
Brs: 6120 Rose Hill Drive
8702 Richmond Highway
10695 Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean
Corner of Burke Centre Parkway & Roberts Parkway, Burke

United Savings Bank
8219 Leesburg Pike
Vienna 22180
Brs: 3829 A South George Mason Drive
9450 Arlington Boulevard
9527 Braddock Road
8219 Leesburg Pike, Suite 150, Vienna
1320 Old Chain Bridge Road, McLean
13900 Lee Jackson Memorial Highway, Chantilly
501 Maple Avenue, West, Vienna
5616-A Ox Road
Non-depository Office:
8219 Leesburg Pike, Suites 200 & 320

FAUQUIER COUNTY

Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186

Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186

Br: Ameribanc Savings Bank
276 Lee Higway, Warrenton

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

GLOUCESTER COUNTY

Non-depository Office:
Colonial Savings and Loan Association
Route 17, Gloucester Point

Brs: Newport News Savings and Loan Association
Route 17, Gloucester Courthouse
Route 17, Gloucester Point

HANOVER COUNTY

Br: Heritage Savings and Loan Association
Atlee Square Shopping Center, 2373 Atlee Road

Brs: Investors Savings and Loan Association
5711 Mechanicsville Pike
6618 Mechanicsville Pike

HENRICO COUNTY

Heritage Savings and Loan Association
500 Forest Avenue 23229
Brs: 4926 West Broad Street
1650 Parham Road
8721 Staples Mill Road
6200 Lakeside Avenue

Investors Savings Bank
8001 West Broad Street 23229
Brs: Corner of Gayton & Gaskins Road
9006 West Broad Street
8506 Patterson Avenue
11272 Patterson Avenue
7119 Staples Mill Road
1152 Wilkinson Road
Non-depository Office:
5008 Monument Avenue
EFT:
Corner of Gayton & Gaskins Roads

Br: Cardinal Savings and Loan Association
1794 Parham Road

Brs: Colonial Savings and Loan Association
Laburnum Avenue & Finlay Street
7923 W. Broad Street Road
6201 River Road
8907 Patterson Avenue

Brs: Lincoln Savings and Loan Association
3631 Mechanicsville Pike
5801 Patterson Avenue

HENRY COUNTY

Br: Mutual Savings and Loan Association of Virginia
U.S. Route 220 & Sunset Road, Collinsville

JAMES CITY COUNTY

Br: Newport News Savings and Loan Association
1312 Jamestown Road

LANCASTER COUNTY

Br: Newport News Savings and Loan Association
Route 3, Kilmarnock

LEE COUNTY

Br: Black Diamond Savings Bank
700 East Morgan Avenue, Pennington Gap

LOUDOUN COUNTY

Brs: Ameribanc Savings Bank
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg

Brs: Jefferson Savings and Loan Association
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg

NORTHAMPTON COUNTY

Brs: Shore Savings and Loan Assocation
U.S. Route 13, Cheriton
Bank Street, Exmore

NOTTOWAY COUNTY

Br: First Colonial Savings Bank
Blackstone Shopping Center, Blackstone

PAGE COUNTY

Br: Jefferson Savings and Loan Association
20 East Luray Shopping Center, Luray

POWHATAN COUNTY

Br: Colonial Savings and Loan Association
State Route 671 & U.S. Route 60, Flat Rock

PRINCE EDWARD COUNTY

Br: Investors Savings Bank
Route 460, West, Farmville

PRINCE GEORGE COUNTY

Non-depository Office:
First Colonial Savings Bank
Route 106, Prince George Courthouse

PRINCE WILLIAM COUNTY

Brs: Ameribanc Savings Bank
13448 Jefferson Davis Highway, Woodbridge
13953 Jefferson Davis Highway, Woodbridge

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1986

Ameribanc Savings Bank (Cont.)
12771 Harbor Drive, Woodbridge

RICHMOND COUNTY

Br: Newport News Savings and Loan Association
Route 360, Warsaw

ROANOKE COUNTY

Brs: Southwest Virginia Savings and Loan Association
2133 Electric Road, S.W.
200 Maple Street, Vinton

ROCKINGHAM COUNTY

Br: Investors Savings Bank
U.S. Route 33 & Virginia Secondary Highway 974

SHENANDOAH COUNTY

Br: Virginia Savings Bank
Corner of U.S. Route 11 & State Route 670, Woodstock

SPOTSYLVANIA COUNTY

Br: Ameribanc Savings Bank
990 Bragg Road, Village Square Shopping Center

Br: Investors Savings Bank
Northeast corner of State Routes 3 & 639

STAFFORD COUNTY

Br: Ameribanc Savings Bank
1396 Garrisonville Road

TAZEWELL COUNTY

Sentinel Savings Bank
315 Railroad Avenue
Richlands 24641
Br: 710 East Riverside Drive

Br: Black Diamond Savings Bank
122 Fairfax Avenue, Richlands

WARREN COUNTY

Virginia Savings Bank
Commerce Avenue & Sixth Street
Front Royal 22630

YORK COUNTY

Br: Newport News Savings and Loan Association
2018 U.S. Route 17, Grafton Shopping Center, Grafton

INDUSTRIAL LOAN ASSOCIATIONS AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
President—Frederick F. Johnson
Assets—$258,814

FREDERICKSBURG

Southern Industrial Loan Corporation of Covington
403 William Street 24401
President—Nelson A. Graves, Jr.
Assets—$221,207

NORFOLK

Fleet Industrial Loan Company
#5 Koger Executive Center 23502
President—J. R. Strickland
Assets—$11,775,518

Mutual Savings and Loan Company Incorporated, The
2001 Granby Street 23510
President—William E. Wood
Assets—$1,965,994

Norfolk Industrial Loan Association
Suite 820, 5 Main Plaza East
President—James T. Davis, Jr.
Assets—$40,123

RICHMOND

Commercial Credit Plan Industrial Loan Company
1514 Parham Road 23229
President—J. E. Mullins
Assets—$2,994,251

Realty Industrial Loan Corporation
210 East Main Street 23219
President—Hilton W. Goodwyn, Jr.
Assets—$753,804

Security Industrial Loan Association
Massey Building, 4th & Main Streets 23219
President—Ezra J. Denerstein
Assets—$3,310,635

VIRGINIA BEACH

American Industrial Loan Association
5101 Cleveland Street 23462
President—V. W. Roane
Assets—$6,556,941

Essex Industrial Loan Association/ Virginia Beach
4705 Columbus Street 23462
President—Reginald E. Manley
Assets—$2,743,044

WAYNESBORO

Beneficial Industrial Loan Association
437 Walnut Avenue 22980
President—Lily O. Tichenor
Assets—$169,367

INDUSTRIAL LOAN ASSOCIATIONS
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
AS OF DECEMBER 31,

	1985	1986
ASSETS		
Cash and balances with banks	$ 691, 107	$ 603,682
Loan and discounts	26,245,802	23,923,882
Other securities	241,424	386,706
Premises, furniture & fixtures	108,231	81,159
Other real estate owned	609,455	269,431
Other assets	3,360,816	5,534,838
TOTAL ASSETS	$31,256,835	$30,799,698
LIABILITIES		
Bills payable and rediscounts	$ 2,619,924	$ 3,319,096
Interest collected but not earned	302,953	228,453
Taxes accrued	94,706	240,212
Interest accrued on certificates of investment	55,756	90,683
Other liabilities	17,378,635	16,249,081
TOTAL LIABILITIES	$20,451,974	$20,127,525
CAPITAL		
Capital stock	$ 924,883	$ 924,783
Surplus	2,966,795	3,190,588
Undivided profits	6,844,639	6,396,439
Reserves	68,544	160,363
TOTAL CAPITAL	$10,804,861	$10,672,173
TOTAL LIABILITIES AND CAPITAL	$31,256,835	$30,799,698

INDUSTRIAL LOAN ASSOCIATION STATUS CHANGES—1986

RELOCATIONS

September	12	Fleet Industrial Loan Company moved its office from Suite 107, 372 South Independence Boulevard, City of Virginia Beach to #5 Koger Executive Center, City of Norfolk, VA.
September	15	Realty Industrial Loan Corporation moved its office from 609 East Main Street to 210 East Main Street both in the City of Richmond, VA.

CREDIT UNIONS

DECEMBER 31
CONSOLIDATED BALANCE SHEET

ASSETS	1985	1986
Loans	$476,784,868	$562,518,240
Cash	17,221,034	19,642,822
U.S. Government Obligations	26,711,547	59,348,638
Federal Agency Securities	7,592,405	21,938,994
Common Trust Investments (ICU)	2,388,363	8,150,435
Shares, Deposits & Certificates in Corporate Centrals	58,129,343	70,303,807
Shares, Deposits & Certificates in Banks, S&L's & MSB's	54,573,186	92,470,315
Shares, Deposits & Certificates in other Credit Unions	1,135,518	12,500
Loans to Other Credit Unions	—0—	—0—
Share Insurance Capitalization Deposit	2,607,251	6,528,429
All Other Investments	819,640	549,070
Land and Buildings (Net of Depreciation)	6,470,380	9,368,469
Other Fixed Assets (Net of Depreciation)	3,996,356	4,032,252
All Other Assets	4,002,225	5,491,164
TOTAL ASSETS	$662,432,116	$860,355,135
LIABILITIES SAVINGS EQUITY		
Promissory Notes	$ 250,048	$ 344,709
Other Notes/Interest Payable	797,712	4,311,474
Accounts Payable	807,139	1,588,188
Dividends Payable	3,146,212	3,632,572
All Other Liabilities	$ 918,089	706,202
TOTAL LIABILITIES	$ 5,919,200	$ 10,583,145
Share Certificates	$112,361,018	$135,652,207
Share Draft Accounts	37,382,533	50,297,312
IRA Accounts	63,618,960	96,802,635
Other Shares	381,975,823	492,999,300
TOTAL SHARES	$595,338,334	$775,751,454
Regular/Statutory Reserve	$ 31,099,750	33,971,238
Other Reserves	7,871,416	11,983,513
Undivided Earnings	22,203,416	28,065,785
TOTAL EQUITY	$ 61,174,582	$ 74,020,536
TOTAL LIABILITIES & EQUITY	$662,432,116	$860,355,135
Number of Credit Unions in Operation	121	113

CREDIT UNIONS
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

INCOME	1985	1986
Interest on Loans (Gross)	$58,507,591	$66,701,549
Less: Interest Refunded	(130,246)	(94,101)
Income from Investments	12,251,191	15,890,049
Other Operating Income	2,700,172	3,154,346
TOTAL GROSS INCOME	$73,328,708	$85,651,843
EXPENSES		
Employee Compensation	$ 7,588,687	$ 8,807,732
Employee Benefits	1,492,999	1,787,688
Travel & Conference Expense	343,417	453,086
Association Dues	320,956	322,126
Office Occupancy Expense	1,025,837	1,173,806
Office Operations Expense	3,799,990	4,544,106
Education & Promotional Expenses	428,850	561,566
Loan Servicing Expense	666,720	1,007,386
Professional & Outside Services	1,044,822	1,312,288
Provision for Loan Losses	587,002	1,294,875
Member Insurance	1,919,573	1,815,727
Operating Fees (Exam. & Super. Fee)	278,739	266,294
Cash Over and Short	14,015	19,893
Interest on Borrowed Money	127,987	305,688
Annual Meeting Expense	144,758	161,763
Miscellaneous Operating Expenses	415,559	375,446
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	$20,199,911	$24,209,470
NET INCOME (LOSS) BEFORE DIVIDENDS	$53,128,797	$61,442,373
Gain (loss) on Investments	146,389	540,395
Gain (loss) on Deposition of Fixed Assets	(35,274)	44,876
Other Non-Operating Income (Expense)	7,558	(62,103)
TOTAL NON-OPERATING GAINS (LOSSES)	$ 118,673	$ 523,168
Total Net Income (loss) Before Dividends	$53,247,470	$61,965,541
Dividends	42,310,453	48,828,957
Net Income (loss) After Dividends	$11,055,690	$13,136,584
Less: Required Transfer to Statutory Reserve	5,174,790	4,591,384
Change in Undivided Earnings as a Result of Operations	$ 5,880,900	$ 8,545,200

VIRGINIA CREDIT UNION SHARE INSURANCE CORPORATION
1207 Fenwick Drive
Lynchburg, Virginia 24506

BALANCE SHEET
AS OF
DECEMBER 31

	1985	1986
ASSETS		
Cash	$ 55,800	$ 23,262
Investments (at cost)	5,267,357	2,826,481
Accrued Interest Receivable	24,422	8,240
Other Receivables	55	90
Prepaid Insurance	3,089	2,793
Prepaid & Deferred Expenses	18	15
Federal Tax Deposit	186,428	217,489
Loans of Liquidating Credit Unions (Net Reserves)	4,451	3,153
Furniture, Fixtures, & Equipment	5,261	3,736
Automobile	3,908	0
TOTAL ASSETS	$5,550,789	$3,085,259
LIABILITIES & EQUITY		
Membership Fees	$2,444,298	$ 0
Accounts Payable	13,934	12,454
Notes and Interest Payable	0	603,357
Liquidation Reserves	72,097	28,896
Contribution to Loss Reserve	410,608	0
Reserve for Contingencies	275,338	389,584
Reserve for Underwriting Losses	2,334,514	2,050,968
TOTAL LIABILITIES AND EQUITY	$5,550,789	$3,085,259

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
ALEXANDRIA			
*A.B. and W. Transit Employees Credit Union, Incorporated, 614 North Washington Street 22314	4/17/52	R. Croson	$ 6,956,961
*Alexandria Postal Credit Union, Incorporated, 1100 Wythe Street 22314	3/23/49	S. A. Jennings	1,207,648
*Allied Service Employee's Credit Union, Incorporated, 510 Montgomery Street, P.O. Box 1726, 22313	10/8/54	A. V. Cangiano	295,030
*City of Alexandria Employees Credit Union, Inc., 1434 Duke Street, 22314	10/13/58	R. L. Stickly	6,326,949
ARLINGTON			
*AMS Credit Union, 1777 North Kent Street 22209	8/31/77	G. McDonald	1,344,368
*Arlington County Employees Credit Union, Incorporated, 5521 Lee Highway 22207	2/27/53	P. E. Long	14,334,783
BLACKSBURG			
*E.T.C. Virginia Credit Union, Incorporated, Electro-Tec Corp., 1600 North Main Street 24060	3/24/53	N. L. Keffer	113,668
CEDAR BLUFF			
*S & S Machinery Credit Union, Route 3, Box 70, 24609	3/1/72	B. Stump	382,317
CHARLOTTESVILLE			
*Martha Jefferson Hospital Credit Union, 459 Locust Avenue 22901	1/6/75	G. Toms, Jr.	396,867
*University of Virginia Employees Credit Union, Inc., University of Virginia Hospital 22901	5/19/54	S. D. Campbell	16,623,932
CHESAPEAKE			
*Chesapeake City Employees Credit Union, 137 Holt Drive, P.O. Box 15225, 23320	5/18/71	J. E. Newbern	1,628,794
*Chesapeake Public School Employees Credit Union, Inc., 544 Battlefield Boulevard, South 23324	4/2/61	W. White	3,036,851
*Norfolk Southern Employees' Credit Union, Incorporated, 1324 North Battlefield Boulevard, Suite 3-F, Greenbrier Square 23320-2171	4/26/28	T. E. Coates, Jr.	1,901,138
*Texaco Employees' Credit Union, Incorporated, Foot of Banks Street 23324	11/12/53	A. A. Basnight	734,500
CHRISTIANSBURG			
*H.L.D. Employees Credit Union, 2000 Electric Way 24073	3/26/76	S. Hensley	167,469
***Montgomery County Employees Credit Union, County Courthouse, Main & South Franklin Streets 24073**	5/6/81	E. Reiva	255,210

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
COLLINSVILLE			
*National Homes Employees Credit Union, Route 220, Roanoke Road, P.O. Box 578, 24078	7/16/64	W. A. Hopkins	109,815
COVINGTON			
*Hercules Covington Employees Credit Union, 424 West Prospect Street 24426	9/4/69	D. Hicks	276,641
*WECCU Credit Union, 201 North Maple Avenue 24426	9/17/53	C. Landis, Sr.	5,786,067
DANVILLE			
*Danville Postal Credit Union, Incorporated, 700 Main Street, P.O. Box 1344, 24543	4/1/27	C. L. Shackelford	1,046,106
*Disston Employees Credit Union, U.S. Route 29, North 24541	6/20/77	W. T. Gentry	112,982
*Piedmont Educational Employee's Credit Union, Incorporated, 306 Poplar Street 24541	5/12/69	R. Dorr	1,684,645
*R and B Employees Credit Union, 700 Monument Street, P.O. Box 331, 24541	2/6/70	F. T. Hosking	105,577
*U.S.E. Credit Union, P.O. Box 3400, 24541	4/12/79	W. Barker	896,192
FAIRFAX			
*Fairfax County Employees Credit Union, Incorporated, 3857 Plaza Drive 22030	4/29/58	J. L. Lemons	23,625,840
FALLS CHURCH			
*Fairfax Hospital Association Employees Credit Union, 3300 Gallows Road 22046	2/16/70	H. A. Schmitt, Jr.	5,544,693
FORT MONROE			
*Fort Monroe Credit Union, Incorprated, Building T-261, Patch Road 23651	9/15/53	R. Baughan, Jr.	14,662,083
HAMPTON			
*Hampton City Employees Credit Union, Incorporated, City Hall, 22 Lincoln Street 23669	11/17/55	L. C. Riggs, Jr.	1,862,281
*Hampton Roads Educators Credit Union, Inc., 1445 West Queen Street 23669	4/6/54	A. West	6,874,459
*Howmet Hampton Employees Credit Union, One Howmet Drive 23669	3/22/76	J. O. Sawyer, Sr.	969,676
*S.N.B.F. Employees Credit Union, Incorporated, 905 G. Street 23670	8/1/53	H. F. Dansey	145,551
HANOVER			
*Hanover County Employees Credit Union, Battlefield Communications Building, 704 Air Park Road, Ashland 23005	3/7/72	J. Foreman	759,833
HOPEWELL			
*ICI Employees Credit Union, Discovery Drive, Bermuda Hundred 23860	1/30/76	D. S. Gaskin	395,303

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
LEESBURG			
*Loudoun Credit Union, 2A West Loudoun Street 22075	2/3/78	L. C. Turner	744,372
LOVINGSTON			
*N.C.S.E. Credit Union, Inc., Nelson County School Board Office 22949	6/25/70	P. M. Drumheller	250,248
LURAY			
*Valley Credit Union, Route 1, P.O. Box 456, 22835	11/4/75	R. Lancaster	114,432
LYNCHBURG			
*Craddock-Terry Credit Union, Incorporated of Lynchburg, Virginia, 3100 Albert Lankford Drive 24505	10/22/36	C. I. Reynolds	345,928
*LG-ML Employees Credit Union, Tate Springs Road 24504	10/1/70	B. R. Hildenberger	271,442
*Lynchburg Appalachian Employees Credit Union, Incorporated, 4001 Mayflower Drive 24501	6/28/54	L. W. Ring	211,007
*Lynchburg Postal and Federal Employees Credit Union, Incorporated, 3300 Odd Fellows Road, Room B-2, Main Post Office 24505	5/1/26	J. G. Myers	2,628,203
*Strother Drug Employees Credit Union, Incorporated, 9221 Timberlake Road 24505	4/24/57	C. M. Flynn	129,827
*T.M.C. Employees Credit Union, Inc. 1000 Robins Road, P.O. Box 10341 24506	2/15/52	P. W. Stilwell	601,820
*V.B.H. Employees Credit Union, Incorporated, 3300 Rivermont Avenue 24503	10/14/65	H. Kramer	258,060
*Virginia League Central Credit Union, Incorporated, 1207 Fenwick Drive 24506	9/29/39	E. H. Farley, Jr.	10,269,813
MANASSAS			
*Contelco Credit Union, Incorporated, 9269 Lee Avenue, P.O. Box 449, 22110	1/20/69	B. S. Meier	7,023,782
*P.W.C. Employees Credit Union, 9254 Lee Avenue, P.O. Box 47, 22110	1/21/71	D. Elston	963,154
*P.W.H. Employees Credit Union, Inc., 8700 Sudley Road 22110	10/10/69	D. Welch	360,712
MARTINSVILLE			
*M.H.M.H.C. Employees Credit Union, Memorial Hospital, Northside Drive 24112	9/18/70	L. Mitchell	563,970
*Martinsville DuPont Employees Credit Union, Incorporated, DuPont Plant, DuPont Road, P.O. Box 5442, 24112	3/23/53	D. W. Nunn	46,574,762
*Martinsville Postal Credit Union, Incorporated, 1123 Spruce Street 24112	7/1/49	F. D. Slaydon	186,097

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
MOUNT JACKSON			
*Shenandoah County Credit Union, Route 1, 4066 South Main Street, P.O. Box 354, 22842	9/1/81	D. M. Myers	151,153
NEWPORT NEWS			
*Chessie-Newport News Credit Union, 8000 Marshall Avenue, P.O. Box 5230, 23605	4/28/28	D. W. Weaver	4,261,562
*Newport News Educator's Credit Union, Incorporated, 12626 Nettles Drive 23606	11/1/54	C. McKoy	13,865,417
*Newport News Municipal Employees Credit Union, Incorporated, 2400 Washington Avenue 23607	11/21/50	W. E. Argabrite	11,472,506
*Newport News Post Office Credit Union, Incorporated, Rouse Tower, 3rd Floor, 6060 Jefferson Avenue 23607	3/7/52	H. M. Deane	1,548,350
*Newport News Shipbuilding Employees' Credit Union, Inc., 3711 Huntington Avenue 23607	6/2/28	E. W. Bennett	225,407,941
*Riverside Hospital Employees Credit Union, Inc., J. Clyde Morris Boulevard 23601	9/1/70	J. Hartman, Jr.	1,677,039
NORFOLK			
*Belt Line Employees Credit Union, Incorprated, 147 Granby Street 23510	12/23/29	F. M. Williams	1,269,365
*Economy Credit Union, 1157 Production Road 23502	9/28/72	D. B. Hood	160,025
*Farm Fresh Employees Credit Union, 3487 Inventors Road 23502	3/28/68	L. W. Dobrinsky	1,503,919
*Norfolk Newspaper Employees Credit Union, Incorporated, 150 West Brambleton Avenue 23510	8/14/53	H. K. Eichelberger	2,326,325
*Norfolk, Va. Postal Credit Union, Incorporated, Tidewater General Main Facility Building, Room 246, P.O. Box 781 23501	3/9/25	S. J. Annunziata	3,246,357
*Old Dominion University Credit Union, Inc., Webb Center, 49th Street 23508	1/16/59	R. H. Kirby	6,581,714
*Prime Care Credit Union, Incorporated, 600 Gresham Drive 23507	3/9/70	M. S. Coley	3,783,668
*Tidewater Telephone Employees Credit Union, Incorporated, Citizen Trust Building, 6330 Newtown Road, Suite 226, 23502	7/22/58	F. W. Edwards	16,835,216
PALMYRA			
*Fluvanna County School Employees Credit Union, Fluvanna County School Board 22901	5/6/75	B. Cooke	41,064
PETERSBURG			
*Federal Employees Credit Union of Petersburg, Incorporated, 29 Franklin Street, 23803	8/14/24	T. M. Crawley, Jr.	1,486,853

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
Petersburg (Cont.)			
*Petersburg Federal Reformatory Credit Union, Incorporated, Federal Reformatory 23803	8/27/51	W. W. Hawkins	639,966
PORTSMOUTH			
*Naval Hospital Credit Union, Incorporated, Building 109, Naval Regional Medical Center 23705	11/11/53	W. Guinn	3,021,331
*The Navy Yard Credit Union, Incorporated, Building 202, Norfolk Naval Shipyard 23709	6/7/29	J. M. Burton	27,185,064
*PFD FIREFIGHTERS Credit Union, Incorporated, 361 Effingham Street 23704	5/24/55	K. G. Ballentine	2,163,563
*Portsmouth Police Credit Union, Incorporated, 701 Crawford Street 23704	4/24/57	G. W. Waters	641,123
*The Portsmouth Post Office Credit Union, Incorporated, 933 Broad Street, Room 123, P.O. Box 7265 23707	2/3/49	G. M. Henley	1,397,688
*Procter & Gamble Employees Credit Union, Incorporated, 3600 Elm Avenue 23705	12/1/58	J. C. Lewin, Jr.	191,240
RICHMOND			
*Blue Cross and Blue Shield of Virginia Employees' Credit Union, Incorporated, 2015 Staples Mill Road 23279	12/17/58	B. W. Linkenauger	3,184,948
*Chesapeake & Ohio Employees Credit Union, Incorporated, 4912 Fitzhugh Avenue 23230	1/28/27	E. L. Davis	9,110,213
*DIR Credit Union, Incorporated, 400 North 8th Street, 23240	12/21/50	B. S. Medlin	3,640,723
*Dominion Credit Union, Incorporated, One James River Plaza 23219	10/5/40	C. R. Goode, III	15,620,171
*DuPont Fibers Employees Credit Union, Inc., 5403 Jefferson Davis Highway 23234	10/1/56	J. C. Butler	56,267,638
*NABISCO Employees Credit Union, 6002 South Laburnum Avenue 23231	8/22/76	C. H. Bigley	1,019,441
*RECO Employees Credit Union, Incorporated, 7th & Hospital Streets 23219	3/30/53	M. L. Dillard	103,610
*Richmond Fire Department Credit Union, Incorporated, 4715 Forest Hill Avenue 23225	3/15/29	T. F. Stone, Jr.	2,901,974
*Richmond Memorial Hospital Employees Credit Union, Incorporated, 1300 Westwood Avenue 23227	11/11/57	M. Rebkovich	1,754,680
*Richmond Police Department Credit Union, Incorporated, 501 North 9th Street 23219	11/15/34	I. A. Neal	1,038,254
*The Richmond Postal Credit Union, Incorporated, 1801 Brook Road 23260	11/22/23	B. Wilson	21,217,066

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
Richmond (Cont.)			
*S.C.L. Employees Credit Union of Richmond, Inc., Bryan Park Terminal, RF&P Railroad, P.O. Box 6355, 23230	6/17/52	S. L. Green	202,416
*S.M.H. Employees Credit Union, Incorporated, 5904 Hampstead Avenue 23226	4/11/69	M. More	1,033,768
*Southern States Employees' Credit Union, Incorporated, 6606 West Broad Street Road 23213	5/5/40	A. E. Zehringer, Jr.	4,752,598
*Spruance Cellophane Employees Credit Union, Incorporated, 7119 Jefferson Davis Highway 23237	3/24/53	J. Woodbury	5,262,194
*State Employees' Credit Union, Incorporated, 808 East Broad Street 23219	12/11/26	D. J. Hall	93,231,035
*Thalhimers Credit Union, Incorporated 6th & Broad Streets 23219	9/15/30	C. A. Lindsey	1,923,762
*University Credit Union, Special Programs Building, Room 113, P.O. Box 236, University of Richmond 23173	4/1/75	A. F. Powell	223,553
*Virginia United Methodist Conference Credit Union, Inc., 4016 West Broad Street 23230	3/27/52	G. S. Lightner	4,795,486
*William Byrd Press Employees' Credit Union, Incorporated, 2901 Byrdhill Road 23228	6/29/51	D. W. Hill	909,914
RIDGEWAY			
*CCC Martinsville Employees Credit Union, Incorporated Route 4, Box 244, 24148	8/10/64	E. L. Fisher	422,686
RINGGOLD			
*B&B Credit Union, RFD #3, Box 190, 24586	1/28/81	L. Walker	150,467
ROANOKE			
*Times-World Employees Credit Union, Incorporated, 201 West Campbell Avenue 24010	9/18/41	M. E. Motley	535,529
RUSTBURG			
*Campbell County Employee's Credit Union, Inc., School Board Office 24588	9/19/56	N. B. Hughes	231,077
SALEM			
*Salem E.B.A. Credit Union, Incorporated, 731 Harrison Avenue 24153	2/24/57	K. I. Brown	2,427,121
SMITHFIELD			
*Gwaltney Employees Credit Union Incorporated, Highways 66 & 10 23430	8/10/61	B. R. Wise	1,140,443
*Smithfield Packing Employees' Credit Union, Smithfield Packing Co. 23430	4/27/71	O. Addison	904,487

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
STAUNTON			
*Staunton Employees Credit Union, 1114 Johnston Street, P.O. Box 1294, 24401	1/18/79	J. Colum	133,841
*Virginia Gas Credit Union, Incorporated, 107 South Coalter Street 24401	5/29/56	P. R. Eutsler	2,006,873
SUFFOLK			
*The Nansemond Credit Union, Incorporated, 617 East Washington Street 23434	6/20/49	M. M. Freeman	2,119,543
VIRGINIA BEACH			
*Bayville Farms Credit Union, Incorporated, 4137 First Court Road 23455	7/24/63	B. H. Noah	59,029
WAYNESBORO			
*GENICOM Employees Credit Union, 531 West Main Street Building 22980	6/13/77	C. C. Smith	4,286,218
*Klann Employees Credit Union, Incorporated, 301 Fourth Street 22980	9/2/56	M. Fitzgerald	48,038
*Wayn-Tex Employees' Credit Union, Inc., 901 South Delphine Avenue 22980	2/1/59	P. Colvin	227,771
*Waynesboro DuPont Employees Credit Union, Incorporated, 301 DuPont Boulevard 22980	7/1/59	V. Hughes	91,847,712
*W.C.H. Employees Credit Union, Incorporated, 501 Oak Avenue 22980	4/3/64	T. Long	757,809
*W.P.S.E. Credit Union, Inc., 301 Pine Avenue 22980	10/17/58	M. Helms	567,714
WINCHESTER			
*Frederick Credit Union, 205 East Boscawen Street 22601	4/1/82	J. O'Malley	176,502
YORKTOWN			
*AMOCO Yorktown Refinery Credit Union, P.O. Box 578, 23690	3/12/58	L.L. Kuntson	1,198,524

*Insured by the National Credit Union Share Insurance Fund

BRANCHES OF OUT-OF-STATE CREDIT UNIONS

LYNCHBURG

Meredith Credit Union, 1204 Fenwick Drive, Suite 113, 24502
(branch of Meredith Credit Union, West Des Moines, Iowa)

WILLIAMSBURG

Anheuser-Busch Employees' Credit Union, Suite 100, 243 McLaws Circle 23185
(branch of Anheuser-Busch Employees' Credit Union, St. Louis, Missouri)

CREDIT UNION STATUS CHANGES — 1986

RELOCATIONS

May	1	Chessie-Newport News Credit Union moved its office from 97-23rd Street to 8000 Marshall Avenue, both in Newport News, VA.
June	26	Alexandria Postal Credit Union, Incorporated moved its office from 2226 Duke Street to 1100 Wythe Street, both in Alexandria, VA
September	3	City of Alexandria Employees Credit Union moved its office from 3801 West Braddock Road to 1434 Duke Street both in Alexandria, VA.
October	2	Staunton Employees Credit Union, moved its office from 25 North Augusta Street to 1114 Johnston Street both in Staunton, VA.
December	1	Norfolk Southern Employees' Credit Union, Inc. moved its office from Suite 1-C to Suite 3-F both in Greenbrier Square, 1324 North Battlefield Bouelvard, Chesapeake, VA.

MERGERS

January	17	Roanoke Blue Cross and Blue Shield Employees' Credit Union, Roanoke, VA merged into N&W Employees Federal Credit Union.
April	18	Whittaker Memorial Hospital Credit Union, Newport News, VA merged into Prime Care Employees Credit Union, Norfolk, VA.
May	7	Arlington Hospital Employees Credit Union, Arlington, VA merged into Arlington County Employees Credit Union, Incorporated, Arlington, VA.
August	29	Peninsula Newspapers Credit Union, Inc., Newport News, VA merged into Langley Federal Credit Union of Hampton, Hampton, VA.
September	1	ABEX Employees Credit Union, Winchester, VA merged into Winchester C.C.&S. Federal Credit Union, Clearbrook, VA.
December	31	Kennedy's Piggly Wiggly Credit Union, Norton, VA merged into Virginia League Central Credit Union, Incorporated, Lynchburg, VA.
December	31	N.C.H. Credit Union, Incorporated, Norfolk, VA merged into Prime Care Credit Union, Incorporated, Norfolk, VA.
December	31	Rosso and Mastracco Employees Credit Union, Norfolk, VA, merged into Farm Fresh Employees Credit Union, Norfolk, VA.

NAME CHANGES

April	24	Lynchburg Postal Credit Union, Incorporated, Lynchburg, VA changed its name to Lynchburg Postal and Federal Employee's Credit Union, Incorporated.

OUT-OF-STATE CREDIT UNION BRANCHES

May	27	Anheuser-Busch Employees' Credit Union, Saint Louis, Missouri opened a branch office at Suite 100, 243 McLaws Circle, Williamsburg, VA.
June	30	Meredith Credit Union, West Des Moines, Iowa opened a branch office at 1204 Fenwick Drive, Suite 113, Lynchburg, VA 24502.

NONPROFIT DEBT COUNSELING AGENCIES

(Pursuant to Chapter 10.0, Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Education Services of Northern Virginia
3514 Chain Bridge Road
Fairfax, Virginia 22030

Consumer Credit Counseling Service of Central Virginia
1010 Miller Park Square
Lynchburg, Virginia 24501

Consumer Credit Counseling Service of Tidewater
222 - 19th Street, West
Norfolk, Virginia 23517

Consumer Credit Counseling Service of Greater Richmond, Inc.
6 North 6th Street
Richmond, Virginia 23219

Consumer Credit Counseling Service of Roanoke Valley, Inc.
703 State & City Building
104 West Campbell Avenue
Roanoke, Virginia 24011

Peninsula Consumer Credit Counseling Service
Post Office Box 7315
Hampton, Virginia 23666

MONEY ORDER SELLERS

(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

American Express Travel Related Service Company, Inc.
American Express Tower
World Financial Center
New York, New York 10285-4775

B A Cheque Corporation
1 Powell Street
San Francisco, California 94102

Barclays Bank P L C
120 Broadway
New York, New York 10005

Citicorp Services, Incorporated
8430 West Bryn Mawr
Chicago, Illinois 60631

Global Express Money Orders, Inc.
8940 Brookville Road
Silver Spring, Maryland 20910

Munford, Inc.
Post Office Box 7701
Station C
Atlanta, Georgia 30357

Republic Money Orders, Inc.
1700 Republic National Bank Building
Post Office Box 2048
Dallas, Texas 75021

Societe Francaise Du Cheque De Voyage
c/o American Express Company
American Express Tower
World Financial Center
New York, New York 10285-4775

Travelers Cheque Associates Limited
c/o American Express Company
American Express Tower
World Financial Center
New York, New York 10285-4775

Travelers Express Company, Inc.
5075 Wayzata Boulevard
Minneapolis, Minnesota 55416

Thomas Cook, Inc.
Travelers Cheque Division
11 West 42nd Street
New York, New York 10036